PCCharge Payment Server

Electronic Payment Processing Software
Setup Guide and User's Manual

VeriFone
THE WAY TO PAY™

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Introduction

Congratulations on the purchase of **PC**Charge Payment Server--the most advanced solution in the industry for processing credit cards on your PC. This software provides you with a fast, reliable way to process a variety of transaction types in an easy to use Windows environment. This manual prepares you with the detailed information that you will need to configure your new software and use it to its fullest extent.

Please direct any comments or suggestions regarding your **PC**Charge documentation to pccharge_manuals@verifone.com. Please note that this address should not be considered as a source for technical support. Any such requests should be directed to the normal support channels.

Using This Manual

As you use this manual, you'll come across the following text boxes. These are meant to draw your attention to certain concepts, and are easily identifiable by their icons.

Simple Explanation: The simple explanations found in the **PC**Charge manual will provide you with an easy-to-digest summary of the information in that section. If you want to get through the manual as quickly and easily as possible, pay special attention to the simple explanations.

Note: A note is important information that either helps to explain a concept or draws attention to ideas that should be kept in mind. We recommend that you carefully review the notes you encounter.

WARNING: We **HIGHLY** recommend that you read **ALL** warnings in the sections of the manual that you read. These warnings will help to prevent serious issues from occurring.

Technical Details: These technical details give more in-depth explanations of concepts described in this manual. These extra bits of information are often useful, but are not necessarily pertinent to all users.

PCCharge Appendices

PCCharge includes some extra documentation that isn't found in this manual. This documentation, the **PC**Charge Appendices, contains specific information on the various payment processing companies. You'll need to refer to this information as you use the **PC**Charge manual. We recommend that you print out those sections related to your payment processing company.

To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.

Important Security Notice

Introduction and Scope

The Payment Card Industry Payment Application Data Security Standard (PCI PA-DSS) is comprised of fourteen requirements that support the Payment Card Industry Data Security Standard (PCI DSS). The PCI Security Standards Council (PCI SSC), which was founded by the major card brands in June 2005, set these requirements in order to protect cardholder payment information. The standards set by the council are enforced by the payment card companies who established the Council: American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.

PCI PA-DSS is an evolution of Visa's Payment Application Best Practices (PABP), which was based on the Visa Cardholder Information Security Program (CISP). In addition to Visa CISP, PCI DSS combines American Express' Data Security Operating Policy (DSOP), Discover Network's Information Security and Compliance (DISC), and MasterCard's Site Data Protection (SDP) into a single comprehensive set of security standards. The transition to PCI PA-DSS was announced in April 2008. In early October 2008, PCI PA-DSS Version 1.2 was released to align with the PCI DSS Version 1.2, which was released on October 1, 2008.

Applicability

The PCI PA-DSS applies to any payment application that stores, processes, or transmits cardholder data as part of authorization or settlement, unless the application would fall under the merchant's PCI DSS validation. If your application runs on Windows XP, you are required to turn off Windows XP System Restore Points. PAYware PC, PAYware Transact, PAYware SIM, and **PC**Charge (collectively the "PAYware NA Payment Applications") were developed by VeriFone for use by third parties, and therefore are subject to PA-DSS validation. PAYware Connect (also included under "PAYware NA Payment Applications") falls under PCI DSS. See the PCI PA-DSS Program Guide to determine if PCI PA-DSS validation is required for any other payment applications used at the merchant location. It is important to note that PA-DSS validated payment applications alone do not guarantee PCI DSS compliance. The validated payment application must be implemented in a PCI DSS compliant environment.

Distribution and Updates

This guide will be provided to VeriFone's customers including processors, resellers, ISOs, and integrators along with the PAYware NA payment applications. It is the responsibility of these parties to ensure the information contained in this guide is passed on to their customers (the merchant), in order to illustrate the requirements for complying with PCI DSS.
Additional information about PA-DSS and VeriFone's PA-DSS Training can be found on our website at www.verifone.com/padss.

What Does PA-DSS Mean to You?

VeriFone submits its PAYware NA payment applications to an annual PA-DSS audit in order to maintain PA-DSS validation. In addition, if any major version change is made in any PAYware NA payment applications, VeriFone submits that application for a full PA-DSS audit again. An example of a major version change would be **PC**Charge 5.8 moving to **PC**Charge 5.9. For minor changes, such as **PC**Charge 5.8.1 to 5.8.2, an attestation form for minor change revisions is required. These minor change revisions are submitted to VeriFone's Qualified Security Assessor (QSA), which creates a report to submit to PCI SSC. All validated applications are listed on the PCI SSC web site at https://www.pcisecuritystandards.org/security_standards/vpa/

The following table provides opening points to cover in any discussion with merchants on data storage and why a merchant should use PAYware PC, PAYware Transact, PAYware SIM, PAYware Connect, or **PC**Charge to assist in maintaining PCI-DSS compliance.

	Data Element	Storage Permitted	Protection Required	PCI DSS Req. 3, 4
Cardholder Data	Primary Account Number	Yes	Yes	Yes
	Cardholder Name [1]	Yes	Yes [1]	No
	Service Code [1]	Yes	Yes [1]	No
	Expiration Date [1]	Yes	Yes [1]	No
Sensitive Authentication Data [2]	Full Magnetic Stripe Data [3]	No	N/A	N/A
	CAV2/CID/CVC2/CVV2	No	N/A	N/A
	PIN/PIN Block	No	N/A	N/A

[1] - *These data elements must be protected if stored in conjunction with the PAN. This protection should be per PCI DSS requirements for general protection of the cardholder environment. Additionally, other legislation (for example, related to consumer personal data protection, privacy, identity theft, or data security) may require specific protection of this data, or proper disclosure of a company's practices if consumer-related personal data is being collected during the course of business. PCI DSS, however, does not apply if PANs are not stored, processed, or transmitted.*

[2] - *Do not store sensitive authentication data after authorization (even if encrypted).*

[3] - *Full track data from the magnetic stripe, magnetic-stripe image on the chip, or elsewhere.*

Third Party Applications

A PAYware NA payment application validation does not extend to any external third party application that has integrated such PAYware NA payment application as the payment engine. The end-to-end transaction process, beginning with entry into the third party application until the response from the payment engine is returned, must meet the same level of compliance. In order to claim the third party application is end-to-end compliant, the application would need to be submitted to a QSA for a full PA-DSS audit.

The use of a PAYware NA payment application also does not exempt a third party integrator's application from a PA-DSS audit. The end user and/or P.O.S. developer can integrate and be compliant in the processing portion of a payment transaction. A brief review (given below) of the PA-DSS environmental variables that impact the end user merchant can help the end user merchant obtain and/or maintain PA-DSS compliance.

Environmental variables that could prevent passing an audit include without limitation issues involving a secure network connection(s), end user setup location security, users, logging and assigned rights.

PA-DSS Guidelines

The following PA-DSS Guidelines are being provided by VeriFone as a convenience to our customers. These PA-DSS Guidelines were copied from PCI DSS Program Guide as of March 31, 2009. Customers should not rely on these PA-DSS Guidelines, but should instead always refer to the most recent PCI DSS Program Guide published by PCI SSC.

1. Sensitive Date Storage Guidelines.

Do not retain full magnetic stripe, card validation code or value (CAV2, CID, CVC2, CVV2), or PIN block data.

1.1 Do not store sensitive authentication data after authorization (even if encrypted):

- Sensitive authentication data includes the data as cited in the following Requirements 1.1.1 through 1.1.3. PCI Data Security Standard Requirement 3.2

Note: By prohibiting storage of sensitive authentication data after authorization, the assumption is that the transaction has completed the authorization process and the customer has received the final transaction approval. After authorization has completed, this sensitive authentication data cannot be stored.

1.1.1 After authorization, do not store the full contents of any track from the magnetic stripe (located on the back of a card, contained in a chip, or elsewhere). This data is alternatively called full track, track, track 1, track 2, and magnetic-stripe data.

In the normal course of business, the following data elements from the magnetic stripe may need to be retained:

- The accountholder's name,
- Primary account number (PAN),
- Expiration date, and
- Service code
- To minimize risk, store only those data elements needed for business.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information. PCI Data Security Standard Requirement 3.2.1

1.1.2 After authorization, do not store the card-validation value or code (three-digit or four-digit number printed on the front or back of a payment card) used to verify card-not-present transactions.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information. PCI Data Security Standard Requirement 3.2.2

1.1.3 After authorization, do not store the personal identification number (PIN) or the encrypted PIN block.

Note: See PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms for additional information. PCI Data Security Standard Requirement 3.2.3

1.1.4 Securely delete any magnetic stripe data, card validation values or codes, and PINs or PIN block data stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example by the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations. PCI Data Security Standard Requirement 3.2

Note: This requirement only applies if previous versions of the payment application stored sensitive authentication data.

1.1.5 Securely delete any sensitive authentication data (pre-authorization data) used for debugging or troubleshooting purposes from log files, debugging files, and other data sources received from customers, to ensure that magnetic stripe data, card validation codes or values, and PINs or PIN block data are not stored on software vendor systems. These data sources must be collected in limited amounts and only when necessary to resolve a problem, encrypted while stored, and deleted immediately after use. PCI Data Security Standard Requirement 3.2

2. Protect stored cardholder data

2.1 Software vendor must provide guidance to customers regarding purging of cardholder data after expiration of customer-defined retention period. PCI Data Security Standard Requirement 3.1

2.2 Mask PAN when displayed (the first six and last four digits are the maximum number of digits to be displayed).

Notes:

- This requirement does not apply to those employees and other parties with a legitimate business need to see full PAN;
- This requirement does not supersede stricter requirements in place for displays of cardholder data—for example, for point-of-sale (POS) receipts. PCI Data Security Standard Requirement 3.3

2.3 Render PAN, at a minimum, unreadable anywhere it is stored, (including data on portable digital media, backup media, and in logs) by using any of the following approaches:

- One-way hashes based on strong cryptography
- Truncation
- Index tokens and pads (pads must be securely stored)
- Strong cryptography with associated key management processes and procedures.

The MINIMUM account information that must be rendered unreadable is the PAN. PCI Data Security Standard Requirement 3.4

The PAN must be rendered unreadable anywhere it is stored, even outside the payment application.

Note: "Strong cryptography" is defined in the PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms.

2.4 If disk encryption is used (rather than file- or column-level database encryption), logical access must be managed independently of native operating system access control mechanisms (for example, by not using local user account databases). Decryption keys must not be tied to user accounts. PCI Data Security Standard Requirement 3.4.1

2.5 Payment application must protect cryptographic keys used for encryption of cardholder data against disclosure and misuse. PCI Data Security Standard Requirement 3.5

2.6 Payment application must implement key management processes and procedures for cryptographic keys used for encryption of cardholder data. PCI Data Security Standard Requirement 3.6

2.7 Securely delete any cryptographic key material or cryptogram stored by previous versions of the payment application, in accordance with industry-accepted standards for secure deletion, as defined, for example the list of approved products maintained by the National Security Agency, or by other State or National standards or regulations. These are cryptographic keys used to encrypt or verify cardholder data. PCI Data Security Standard Requirement 3.6

Note: This requirement only applies if previous versions of the payment application used cryptographic key materials or cryptograms to encrypt cardholder data.

3. Provide secure authentication features

3.1 The "out of the box" installation of the payment application in place at the completion of the installation process, must facilitate use of unique user IDs and secure authentication (defined at PCI DSS Requirements 8.1, 8.2, and 8.5.8–8.5.15) for all administrative access and for all access to cardholder data. PCI Data Security Standard Requirements 8.1, 8.2, and 8.5.8–8.5.15

Note: These password controls are not intended to apply to employees who only have access to one card number at a time to facilitate a single transaction. These controls are applicable for access by employees with administrative capabilities, for access to servers with cardholder data, and for access controlled by the payment application. This requirement applies to the payment application and all associated tools used to view or access cardholder data.

3.2 Access to PCs, servers, and databases with payment applications must require a unique user ID and secure authentication. PCI Data Security Standard Requirements 8.1 and 8.2

3.3 Render payment application passwords unreadable during transmission and storage, using strong cryptography based on approved standards

Note: "Strong cryptography" is defined in PCI DSS and PA-DSS Glossary of Terms, Abbreviations, and Acronyms. PCI Data Security Standard Requirement 8.4

4. Log payment application activity

4.1 At the completion of the installation process, the "out of the box" default installation of the payment application must log all user access (especially users with administrative privileges), and be able to link all activities to individual users. PCI Data Security Standard Requirement 10.1

4.2 Payment application must implement an automated audit trail to track and monitor access. PCI Data Security Standard Requirements 10.2 and 10.3

5. Develop secure payment applications

5.1 Develop all payment applications in accordance with PCI DSS (for example, secure authentication and logging) and based on industry best practices and incorporate information security throughout the software development life cycle. These processes must include the following: PCI Data Security Standard Requirement 6.3

5.1.1 Testing of all security patches and system and software configuration changes before deployment, including but not limited to testing for the following.

5.1.1.1 Validation of all input (to prevent cross-site scripting, injection flaws, malicious file execution, etc.)

5.1.1.2 Validation of proper error handling

5.1.1.3 Validation of secure cryptographic storage

5.1.1.4 Validation of secure communications

5.1.1.5 Validation of proper role-based access control (RBAC)

5.1.2 Separate development/test, and production environments

5.1.3 Separation of duties between development/test, and production environments

5.1.4 Live PANs are not used for testing or development.

5.1.5 Removal of test data and accounts before production systems become active

5.1.6 Removal of custom payment application accounts, user IDs, and passwords before payment applications are released to customers

5.1.7 Review of payment application code prior to release to customers after any significant change, to identify any potential coding vulnerability.

Note: This requirement for code reviews applies to all payment application components (both internal and public-facing web applications), as part of the system development life cycle required by PA-DSS Requirement 5.1 and PCI DSS Requirement 6.3. Code reviews can be conducted by knowledgeable internal personnel or third parties.

5.2 Develop all web payment applications (internal and external, and including web administrative access to product) based on secure coding guidelines such as the Open Web Application Security Project Guide. Cover prevention of common coding vulnerabilities in software development processes, to include:

5.2.1 Cross-site scripting (XSS).

5.2.2 Injection flaws, particularly SQL injection. Also consider LDAP and Xpath injection flaws, as well as other injection flaws.

5.2.3 Malicious file execution

5.2.4 Insecure direct object references.

5.2.5 Cross-site request forgery (CSRF).

5.2.6 Information leakage and improper error handling

5.2.7 Broken authentication and session management

5.2.8 Insecure cryptographic storage

5.2.9 Insecure communications

5.2.10 Failure to restrict URL access.

Note: The vulnerabilities listed in PA-DSS Requirements 5.2.1 through 5.2.10 and in PCI DSS at 6.5.1 through 6.5.10 were current in the OWASP guide when PCI DSS v1.2 was published. However, if and when the OWASP guide is updated, the current version must be used for these requirements. PCI Data Security Standard Requirement 6.5

5.3 Software vendor must follow change control procedures for all product software configuration changes. PCI Data Security Standard Requirement 6.4. The procedures must include the following:

5.3.1 Documentation of impact
5.3.2 Management sign-off by appropriate parties
5.3.3 Testing of operational functionality
5.3.4 Back-out or product de-installation procedures

5.4 The payment application must not use or require use of unnecessary and insecure services and protocols (for example, NetBIOS, file-sharing, Telnet, unencrypted FTP, etc.). PCI Data Security Standard Requirement 2.2.2

6. Protect wireless transmissions

6.1 For payment applications using wireless technology, the wireless technology must be implemented securely.
PCI Data Security Standard Requirements 1.2.3 & 2.1.1

6.2 For payment applications using wireless technology, payment application must facilitate use of industry best practices (for example, IEEE 802.11i) to implement strong encryption for authentication and transmission.

Payment applications using wireless technology must facilitate the following regarding use of WEP:

- For new wireless implementations, it is prohibited to implement WEP after March 31, 2009.
- For current wireless implementations, it is prohibited to use WEP after June 30, 2010. PCI Data Security Standard Requirement 4.1.1

7. Test payment applications to address vulnerabilities

7.1 Software vendors must establish a process to identify newly discovered security vulnerabilities (for example, subscribe to alert services freely available on the Internet) and to test their payment applications for vulnerabilities. Any underlying software or systems that are provided with or required by the payment application (for example, web servers, 3rd-party libraries and programs) must be included in this process. PCI Data Security Standard Requirement 6.2

7.2 Software vendors must establish a process for timely development and deployment of security patches and upgrades, which includes delivery of updates and patches in a secure manner with a known chain-of-trust, and maintenance of the integrity of patch and update code during delivery and deployment.

8. Facilitate secure network implementation

8.1 The payment application must be able to be implemented into a secure network environment. Application must not interfere with use of devices, applications, or configurations required for PCI DSS compliance (for example, payment application cannot interfere with anti-virus protection, firewall configurations, or any other device, application, or configuration required for PCI DSS compliance). PCI Data Security Standard Requirements 1, 3, 4, 5, and 6.6

9. Cardholder data must never be stored on a server connected to the Internet

9.1 The payment application must be developed such that the database server and web server are not required to be on the same server, nor is the database server required to be in the DMZ with the web server. PCI Data Security Standard Requirement 1.3.2

10. Facilitate secure remote software updates

10.1 If payment application updates are delivered via remote access into customers' systems, software vendors must tell customers to turn on remote-access technologies only when needed for downloads from vendor, and to turn off immediately after download completes. Alternatively, if delivered via VPN or other high-speed connection, software vendors must advise customers to properly configure a firewall or a personal firewall product to secure "always-on" connections. PCI Data Security Standard Requirements 1 and 12.3.9

11. Facilitate secure remote access to payment application

11.1 The payment application must not interfere with use of a two-factor authentication mechanism. The payment application must allow for technologies such as RADIUS or TACACS with tokens, or VPN with individual certificates. PCI Data Security Standard Requirement 8.3

11.2 If the payment application may be accessed remotely, remote access to the payment application must be authenticated using a two-factor authentication mechanism. PCI Data Security Standard Requirement 8.3

11.3 If vendors, resellers/integrators, or customers can access customers' payment applications remotely, the remote access must be implemented securely. PCI Data Security Standard Requirement 8.3

12. Encrypt sensitive traffic over public networks

12.1 If the payment application sends, or facilitates sending, cardholder data over public networks, the payment application must support use of strong cryptography and security protocols such as SSL/TLS and Internet protocol security (IPSEC) to safeguard sensitive cardholder data during transmission over open, public networks.

Examples of open, public networks that are in scope of the PCI DSS are:

- The Internet
- Wireless technologies
- Global System for Mobile Communications (GSM)
- General Packet Radio Service (GPRS)

PCI Data Security Standard Requirement 4.1

12.2 The payment application must never send unencrypted PANs by end-user messaging technologies (for example, e-mail, instant messaging, chat). PCI Data Security Standard Requirement 4.2

13. Encrypt all non-console administrative access

13.1 Instruct customers to encrypt all non-console administrative access using technologies such as SSH, VPN, or SSL/TLS for web-based management and other non-console administrative access. Telnet or rlogin must never be used for administrative access. PCI Data Security Standard Requirement 2.3

14. Maintain instructional documentation and training programs for customers, resellers, and integrators

14.1 Develop, maintain, and disseminate a PA-DSS Implementation Guide(s) for customers, resellers, and integrators that accomplishes the following:

14.1.1 Addresses all requirements in this document wherever the PA-DSS Implementation Guide is referenced.

14.1.2 Includes a review at least annually and updates to keep the documentation current with all major and minor software changes as well as with changes to the requirements in this document.

14.2 Develop and implement training and communication programs to ensure payment application resellers and integrators know how to implement the payment application and related systems and networks according to the PA-DSS Implementation Guide and in a PCI DSS-compliant manner.

14.2.1 Update the training materials on an annual basis and whenever new payment application versions are released.

More Information

VeriFone, Inc. highly recommends that merchants contact the card association(s) or their processing company and find out exactly what they mandate and/or recommend. Doing so may help merchants protect themselves from fines and fraud. For more information related to security, visit:

- http://www.pcisecuritystandards.org
- http://www.visa.com/cisp
- http://www.sans.org/resources
- http://www.microsoft.com/security/default.asp
- https://sdp.mastercardintl.com/
- http://www.americanexpress.com/merchantspecs

CAPN questions: mailto:capninfocenter@aexp.com

WARNING: Although VeriFone, Inc. has designed **PC**Charge to properly secure credit card cardholder information according to PCI guidelines, *it is ultimately the merchant's responsibility to secure the system on which PCCharge resides and the environment in which it is used.*

System Requirements

YOU MUST HAVE THE FOLLOWING:

- PC with one of the following versions of Microsoft Windows installed:
  - Windows Vista Business Edition (32-bit or 64-bit)
  - Windows XP Professional Edition (32-bit)
  - Windows 7 Professional (32-bit or 64-bit)
  - Windows 7 Ultimate (32-bit or 64-bit)
  - Windows 7 Enterprise (32-bit or 64-bit)
  - Windows 2008 Server Enterprise Edition (32-bit or 64-bit)
  - Windows 2003 Server Edition (32-bit or 64-bit)
- 256 MB minimum of RAM, 512 MB preferred
- 50 MB of available hard-disk space, 100 MB recommended
- An Internet connection OR a Hayes compatible modem (capable of 1200 baud or less) and an analog phone line
- CD-ROM drive
- 600 MHz or higher processor
- Latest Microsoft service pack updates installed
- Merchant Account with a **PC**Charge-certified processor
- Latest version of Microsoft's Internet Explorer (version 6 or later)

Technical Details: We require that you install the latest version of Microsoft's Internet Explorer no matter how you connect to your processor. Some processors require Internet Explorer version 6 or later to be installed in order to process transactions. Internet Explorer is more than just an Internet browser; it actually upgrades your operating system.

THE FOLLOWING ARE OPTIONAL:

- Track I & II reader
- Check Reader/Scanner
- Debit Card PIN pad
- Windows compatible receipt printer

Upgrade Preparation

Note: The following section pertains only to those users who are upgrading their existing copy of **PC**Charge. If you are installing **PC**Charge for the first time, you can skip ahead to the section **Installation** (see page 26).

The following instructions must be followed **PRIOR** to upgrading your existing version of **PC**Charge Payment Server. We recommend that you work with whoever generally uses or originally installed **PC**Charge. Make a check next to each step after its completion.

WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

__ 1. If you are using any sort of point of sale (POS) software in combination with **PC**Charge, check with that software's manufacturer to make sure it's compatible with the version of **PC**Charge to which you are upgrading.

__ 2. Review the section **System Requirements** to make sure that your system meets the requirements of **PC**Charge (see page 21). The system requirements may have changed since you last installed **PC**Charge.

__ 3. Start your *existing* copy of **PC**Charge Payment Server if it isn't already running. To open **PC**Charge Payment Server:
- Click the Windows **Start** button at the bottom-left of your screen.
- Click **Programs**.
- Click **VeriFone**.
- Click **PCCharge Payment Server**.
- Click the **PCCharge Payment Server** icon.

__ 4. The person who normally settles/closes batches should complete this step.

Settle or close any batches you may have that are open. To do so, click **Batch** on the **PC**Charge menu bar (near the top of the **PC**Charge Payment Server main screen). Click **Settle...** or **Close...** (varies by processing company). Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before upgrading--otherwise, data may be lost and money may not be transferred to your account(s).

If your account is host-based and set to "auto close", it is recommended that you upgrade after the auto close has taken place and before any new transactions are processed.

__ 5. Click **Setup** on the **PC**Charge menu bar. Click **Configure System**. The **Preferences** window will appear. Uncheck the option **Mask Card Numbers on Customer Database Screen** if it isn't already unchecked (and if it is accessible in your version of **PC**Charge). Click **OK**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure.

__ 6. Click **Utilities** on the **PC**Charge menu bar. Click **Repair**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

__ 7. Click **Utilities** on the **PC**Charge menu bar. Click **Compact**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Process Complete`".

__ 8. Click **Utilities** on the **PC**Charge menu bar. Click **Configuration Disk**.
- Select the option **Update/Create Config Disk**.
- **PC**Charge may display a warning message. If so, disregard this message and click **Yes**.
- Insert a blank 3½" floppy disk into your computer's disk drive. Click **OK**.
- The **Copy Configuration Files To...** window will appear. Click **Open**.
- It may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Your Configuration Disk has been updated`".
- Remove the 3½" floppy disk from your computer's disk drive. Label it **PCCharge Config Disk** and store it. Certain **PC**Charge files can be recovered from this disk in case of data loss.

__ 9. Click **Utilities** on the menu bar. Click **Backup Files...**.
- Click **BackUp**. The **Backup Data Files To...** window will appear. Click **Open**.
- It may take a few moments for **PC**Charge to complete this procedure. Click **OK** when you see the message "`Backup was Successful`".
- **PC**Charge has created a file named `BACKUPID.ZIP` and placed it the **PC**Charge installation directory. Do not delete this file, as certain **PC**Charge files can be recovered from this file in case of data loss.

__ 10. You may now shut down **PC**Charge. Click **File** on the menu bar. Click **Exit**.

You may now proceed to the following section, **Upgrading PCCharge**.

Upgrading PCCharge

	Note: The following section pertains only to those users who are upgrading their existing copy of **PC**Charge. If you are installing **PC**Charge for the first time, you can skip ahead to the section **Installation** (see page 26).

The following instructions may be followed **AFTER** completing the steps in the previous section, **Upgrade Preparation**. We recommend that you work with whoever generally uses or originally installed **PC**Charge. Make a check next to each step after its completion.

	WARNING: Failure to observe proper upgrade procedure may result in loss of data and/or program functionality.

	WARNING: All previous versions of **PC**Charge will go through a re-encryption process when they are launched after an upgrade to **PC**Charge 5.8.0. Depending on the size of their databases, this could be a lengthy process.

__ 1. Review the section **System Requirements** to make sure that your system meets the requirements of **PC**Charge (see page 21). The system requirements may have changed since you last installed **PC**Charge.

__ 2. Review the **PC**Charge Appendices to find out if your payment processing company has changed its merchant account settings and/or requirements. Your payment processing company may have changed the way it does business since you last installed **PC**Charge.

- To access the **PC**Charge Appendices before you have installed **PC**Charge, you'll need to look on the **PC**Charge installation CD.
  - Insert the **PC**Charge installation CD into your computer.
  - The **PC**Charge installer should automatically appear. If it does, click **Cancel**, and then click **Exit Setup**.
  - Click the Windows **Start** button, and then click **Run**. Enter the letter of your CDROM drive followed by a colon. Most users should input **`D:`** and click the **OK** button.
  - Look for the file named **`Payment Server Appendices`**. Double-click it to view the **PC**Charge Appendices in Adobe PDF format.

__ 3. If you are upgrading using a **PC**Charge Payment Server CD-ROM, you'll use the standard installation process described in the next section. Be sure to use the program directory of your existing **PC**Charge Payment Server when asked to select a destination directory. Skip step 4 and proceed to the next section, **Installation**.

__ 4. If you are upgrading using a **PC**Charge Payment Server installation file received via the Internet, complete the following steps.

- The file received from VeriFone, Inc. will almost always be named `Setup.exe`.

- Locate `Setup.exe`. It will be in whatever directory you specified when you downloaded the file. You may need to detach the file, if it was sent via e-mail.
- Double-click `Setup.exe`. You may now follow the steps in the next section, **Installation**, beginning with the step **Welcome!**. Be sure to specify the program directory of your existing **PC**Charge Pro when asked to select a destination directory.

WARNING: Depending on which version of **PC**Charge you are upgrading (and the version *to which* you are upgrading), certain payment processing companies may no longer be accessible for use in **PC**Charge. This is usually because the parent companies of those payment processing companies are phasing out that payment platform.

PCCharge will allow you to remove any existing accounts for unsupported processors during your first use of an upgraded **PC**Charge. If removing an unsupported processor is unacceptable to you for any reason, please contact Technical Support to discuss your options.

WARNING: As of **PC**Charge 5-7-1i-SP8b, 'strong' passwords are required.

PCCharge requirements for 'strong' password:

- Must be minimum 7 alpha/numeric characters in length.
- Must be case sensitive
- Must contain at least one upper case character
- Must contain at least one numeric character
- Must contain at least one special character (e.g., @, $, %, etc.)

If you have an existing password and it is not 'strong' you will be required to change it on first login.

If you have existing 'strong' passwords (meeting the requirements for a complex password as outlined above), you will not see a difference at login.

If a password becomes 'corrupt', as if someone tried to tamper with the system, it may be necessary to call Tech Support to get a file, as **PC**Charge will lock itself.

WARNING: As of **PC**Charge 5-8-0, a **System** password is required. If you do not currently have a **System** password, you will be required to create one at program launch. You will also be required to set up a cashier named **Manager** prior to running any financial transactions.

As of **PC**Charge 5-8-0, Password variety is enforced. Passwords must be changed every 90 days. Reminder prompts will start when there are 14 days or less. A Password cannot be used if it has been one of the last four used.

If the **System** user attempts to login 5 times incorrectly, **PC**Charge will shutdown and remain locked for 30 minutes. The System user will be prompted with an option to call Tech Support for a password reset.

Installation

Note: As with most other software installations, you should be logged into Windows as a user with administrator access in order to install or launch **PC**Charge. If you do not have administrator access to Windows (or are not sure of what that means), contact one of the following:

- Whoever maintains your business' computer systems
- The technical support department of your computer's manufacturer.

Note: If you plan to use **PC**Charge in combination with the **PC**Charge Maitre'D Plug-in, note that the plug-in should be installed after completing the standard **PC**Charge installation process. After **PC**Charge has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 249).

Insert the **PC**Charge CD into the CD-ROM drive of your computer. The **PC**Charge Installation Menu should automatically appear. This menu allows you to install **PC**Charge, view **PC**Charge support information, and access the **PC**Charge documentation. You can explore this menu at any time prior to or following **PC**Charge installation. For now, just click the **PCCharge Payment Server** button. Next, click the **Install Payment Server** button to begin the **PC**Charge installation process.

Note: If the **PC**Charge Installation Menu does not automatically appear, your copy of Windows may be set up to not allow auto-run of CD-ROMs. If so, you'll need to manually access the **PC**Charge Installation Menu.

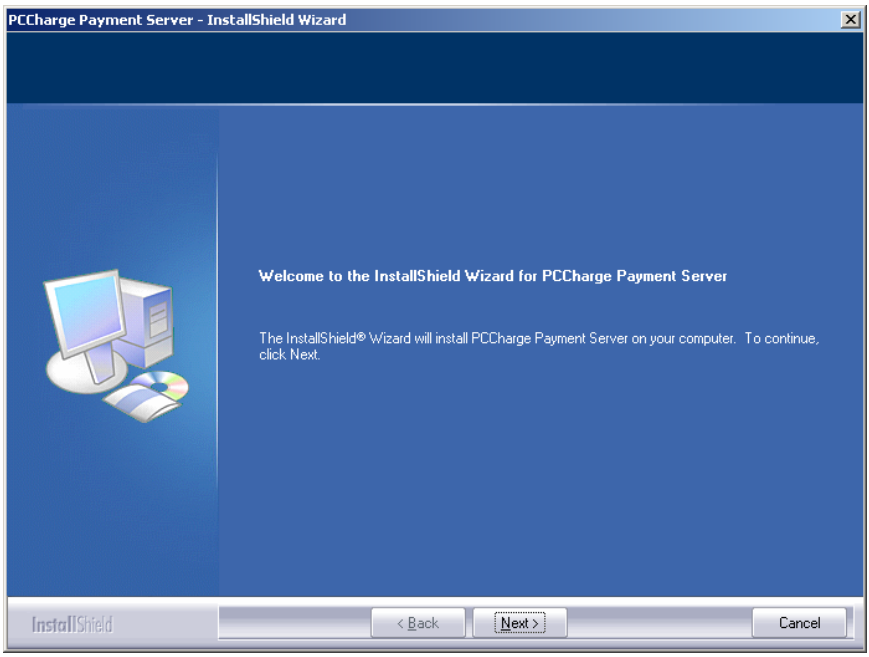
Click your Windows **Start** button, and then click **Run**. Click the **Browse** button. Click the drop-down list to the right of the **Look In:** field. Select your CD-ROM drive. Double-click the file `CD_Start.exe`. The **PC**Charge Installation Menu will appear.

Windows 7, Vista, and 2008 Server Users

PCCharge has been successfully tested on Windows Vista Business Edition (32-bit or 64-bit), Windows 7 Professional (32-bit or 64-bit), Windows 7 Ultimate (32-bit or 64-bit), Windows 7 Enterprise (32-bit or 64-bit), and Windows 2008 Server Enterprise Edition (32-bit or 64-bit). However, these operating systems require that certain steps be performed for proper installation. Please carefully review the document **`VISTA_7_2008_README.pdf`** (found in the **`Pro`**, **`Client`**, and **`Payment Server`** directories on your **PC**Charge installation CD) prior to installing **PC**Charge.

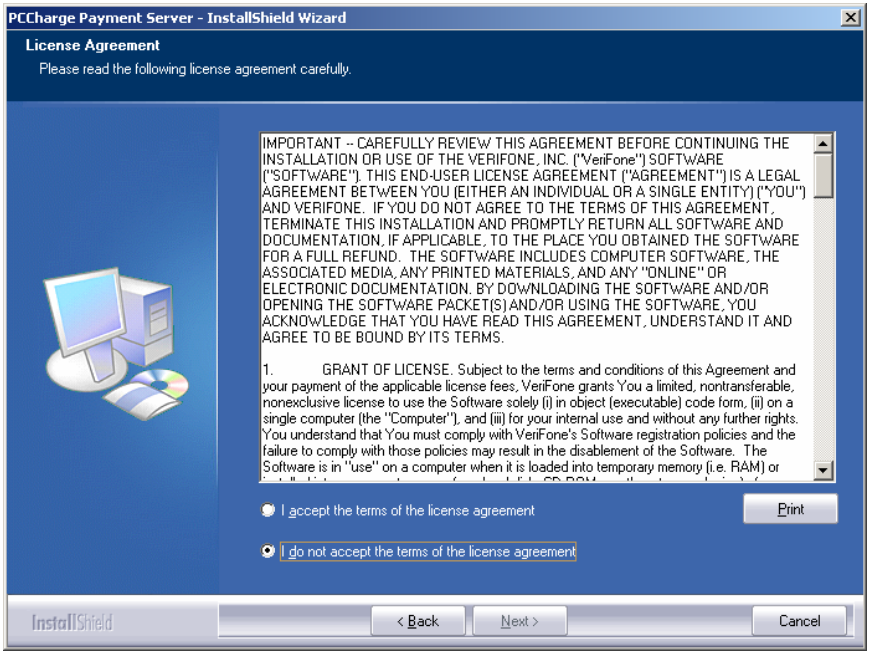
Welcome!

Click **Next >** to proceed to the next step in the installation process.


PCCharge Payment Server - InstallShield Wizard
Welcome to the InstallShield Wizard for PCCharge Payment Server
The InstallShield® Wizard will install PCCharge Payment Server on your computer. To continue, click Next.
InstallShield
< Back
Next >
Cancel

License Agreement

Select **I accept the terms of the license agreement** and click **Next >** to proceed to the next step in the installation process.


PCCharge Payment Server - InstallShield Wizard
License Agreement
Please read the following license agreement carefully.
IMPORTANT -- CAREFULLY REVIEW THIS AGREEMENT BEFORE CONTINUING THE INSTALLATION OR USE OF THE VERIFONE, INC. ("VeriFone") SOFTWARE ("SOFTWARE"). THIS END-USER LICENSE AGREEMENT ("AGREEMENT") IS A LEGAL AGREEMENT BETWEEN YOU (EITHER AN INDIVIDUAL OR A SINGLE ENTITY) ("YOU") AND VERIFONE. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, TERMINATE THIS INSTALLATION AND PROMPTLY RETURN ALL SOFTWARE AND DOCUMENTATION. IF APPLICABLE, TO THE PLACE YOU OBTAINED THE SOFTWARE FOR A FULL REFUND. THE SOFTWARE INCLUDES COMPUTER SOFTWARE, THE ASSOCIATED MEDIA, ANY PRINTED MATERIALS, AND ANY "ONLINE" OR ELECTRONIC DOCUMENTATION. BY DOWNLOADING THE SOFTWARE AND/OR OPENING THE SOFTWARE PACKET(S) AND/OR USING THE SOFTWARE, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND IT AND AGREE TO BE BOUND BY ITS TERMS.
1. GRANT OF LICENSE. Subject to the terms and conditions of this Agreement and your payment of the applicable license fees, VeriFone grants You a limited, nontransferable, nonexclusive license to use the Software solely (i) in object (executable) code form, (ii) on a single computer (the "Computer"), and (iii) for your internal use and without any further rights. You understand that You must comply with VeriFone's Software registration policies and the failure to comply with those policies may result in the disablement of the Software. The Software is in "use" on a computer when it is loaded into temporary memory (i.e. RAM) or
I accept the terms of the license agreement
Print
I do not accept the terms of the license agreement
InstallShield
< Back
Next >
Cancel

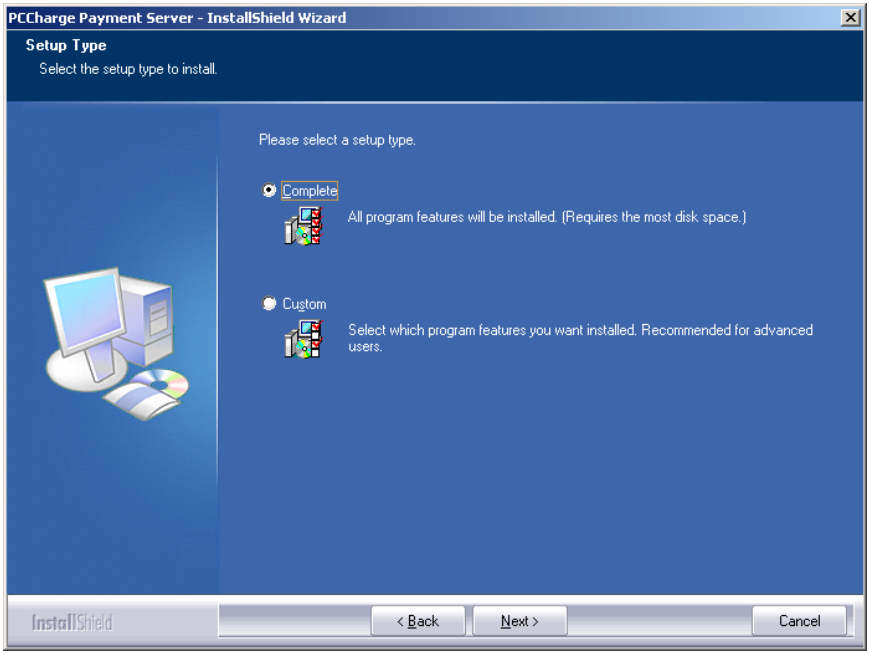
Setup Type

★	**Simple Explanation:** Most users should simply select **Complete** and click **Next >** to proceed to the next step in the installation process. You may then skip ahead to the section **Ready To Install** (see page 32).

You may select either **Complete** setup or **Custom** setup. Select **Complete** setup if you want to install all **PC**Charge program files and features. If you select **Custom** setup, you will be able to:

- Specify the **PC**Charge installation directory
- Specify which **PC**Charge utilities are installed

After you've selected a setup type, click **Next >** to proceed to the next step in the installation process. If you have selected **Complete** setup, you may then skip ahead to the section **Ready To Install** (see page 32). Otherwise, continue on to the next section.

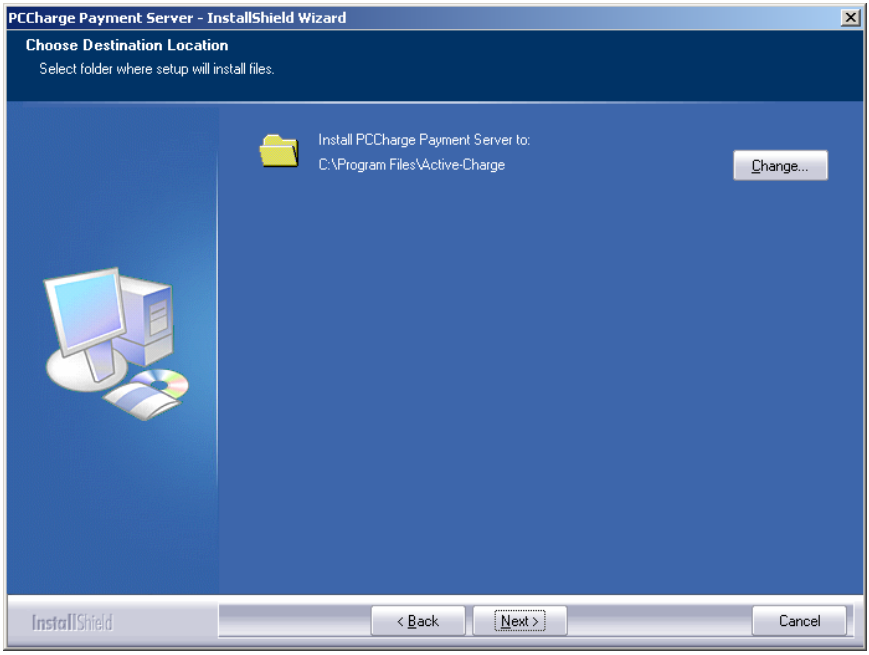

PCCharge Payment Server - InstallShield Wizard
Setup Type
Select the setup type to install.
Please select a setup type.
Complete
All program features will be installed. (Requires the most disk space.)
Custom
Select which program features you want installed. Recommended for advanced users.
InstallShield
< Back
Next >
Cancel

Choose Destination Location

★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify where on your local hard drive you'd like to install **PC**Charge Payment Server. If you're upgrading **PC**Charge, use the **Browse...** button to specify the location of your existing installation directory. Most users should click **Next >** to proceed to the next step in the installation process.

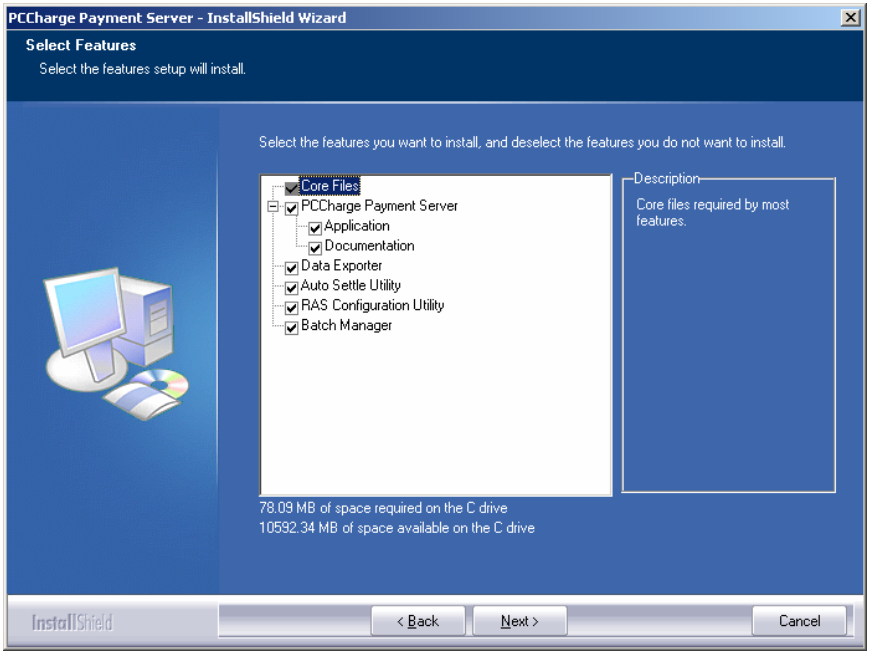
STOP	**WARNING:** If you change the destination directory, it is vitally important that you install to your computer's local hard drive. You should not install **PC**Charge across a network to another computer's local hard drive. **PC**Charge uses system files that must be on the local computer's hard drive.



Select Features

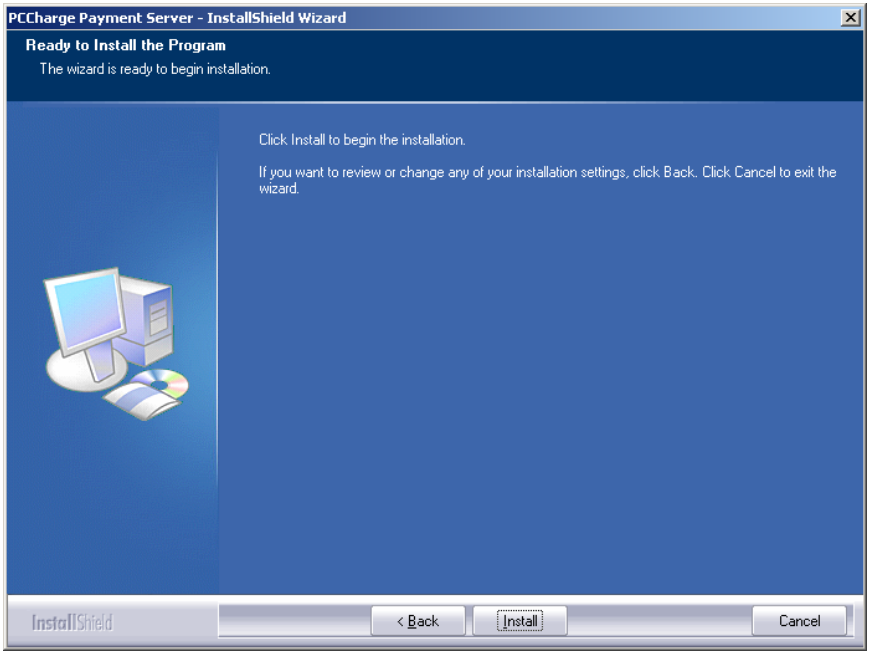
★	**Simple Explanation:** If you selected **Complete** as your setup type, you may skip this section.

This window allows you to specify which **PC**Charge features you'd like to install. You can uncheck a feature if you do not want that feature to be installed. Most users should click **Next >** to proceed to the next step in the installation process.


PCCharge Payment Server - InstallShield Wizard
Select Features
Select the features setup will install.
Select the features you want to install, and deselect the features you do not want to install.
Core Files
PCCharge Payment Server
Application
Documentation
Data Exporter
Auto Settle Utility
RAS Configuration Utility
Batch Manager
Description
Core files required by most features.
78.09 MB of space required on the C drive
10592.34 MB of space available on the C drive
InstallShield
< Back
Next >
Cancel

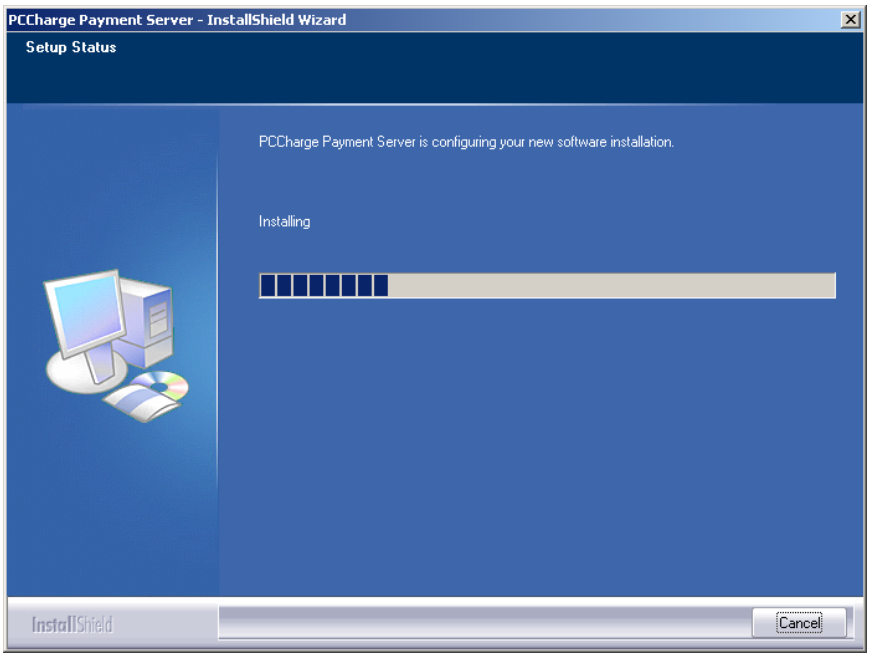
Ready to Install!

You are now ready to install **PC**Charge Payment Server. Click **Next >** to proceed to the next step in the installation process.


PCCharge Payment Server - InstallShield Wizard
Ready to Install the Program
The wizard is ready to begin installation.
Click Install to begin the installation.
If you want to review or change any of your installation settings, click Back. Click Cancel to exit the wizard.
InstallShield
< Back
Install
Cancel

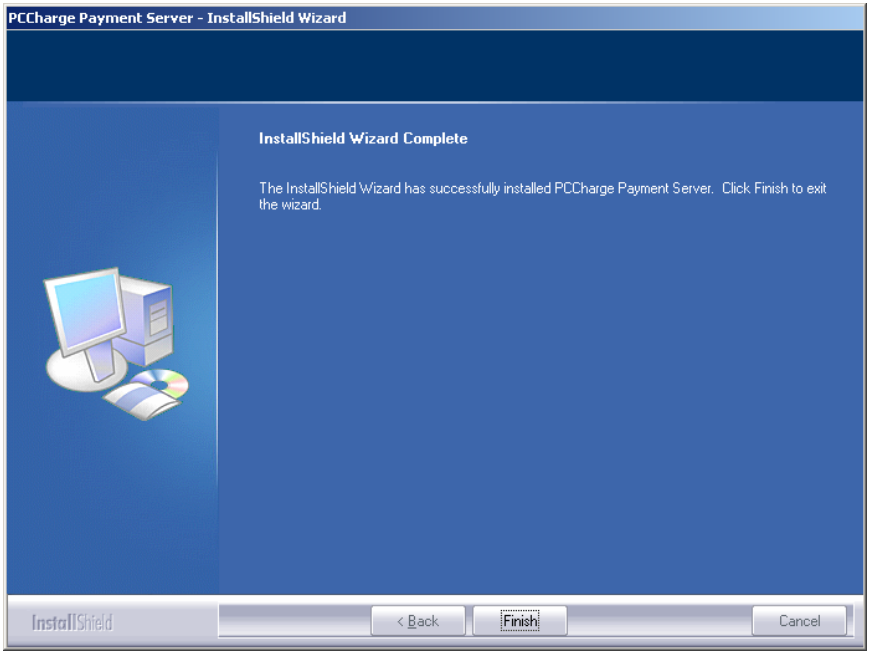
Installing

PCCharge is now being installed to your system. This process should only take a few minutes.



Installation Completed!

The installation process is complete. You may now remove the **PC**Charge Installation CD from your computer. Click **Finish** to proceed to **The Setup Process**.


PCCharge Payment Server - InstallShield Wizard
InstallShield Wizard Complete
The InstallShield Wizard has successfully installed PCCharge Payment Server. Click Finish to exit the wizard.
InstallShield
< Back
Finish
Cancel

The Setup Process

During the first use of **PC**Charge, you are automatically taken through a setup process. If you need to make changes to the following settings at any time after the initial software setup, you can access all of the setup parameters from the **Setup** menu.

Note: If you plan to use **PC**Charge in combination with the **PC**Charge Maitre'D Plug-in, note that the plug-in should be installed after completing the standard **PC**Charge installation process. After **PC**Charge has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 249).

Starting PCCharge Payment Server

1. Click the Windows **Start** button (its default location is the bottom-left of your screen).
2. Click **Programs** (or **Program Files**).
3. Click **VeriFone**.
4. Click **PCCharge Payment Server**.
5. The following shortcuts are available:

   - **PCCharge Payment Server** - The **PC**Charge executable
   - **PCCharge Payment Server Appendices** - PDF version of the **PC**Charge Appendices
   - **PCCharge Payment Server Help** - Also available within **PC**Charge
   - **PCCharge Payment Server Manual** - PDF version of the **PC**Charge manual
   - **PCCharge Payment Server Read Me** - The **PC**Charge "Readme" file
   - **Windows 7/Vista/2008 Read Me** – To be read by users running **PC**Charge on Windows 7, Windows Vista, or Windows 2008

   If you installed the **Complete** setup of **PC**Charge, you will also see:

   - **Auto Settle Utility -** Explained in the section **Auto-Settle Utility** (see page 219)
   - **Batch Utility -** Explained in the section **Batch Management** (see page 206)

6. Click **PCCharge Payment Server** to start **PC**Charge Payment Server.

	Note: At startup, **PC**Charge will check to see if you're upgrading from a version of **PC**Charge older than 5.7. If you are, a window will appear that briefly describes our database-purging feature. For detailed information on this feature and its usage, consult the section **Transaction Database Purging** (see page 192).

	Note: You must be logged in to Windows as a user with administrator access in order to launch **PC**Charge.

	WARNING: As of **PC**Charge 5-8-0, you will be required to create a **System** password at program launch. You will also be required to set up a cashier named **Manager** prior to running any financial transactions. **Manager** can perform any functions involving financial transactions, including setting up merchant accounts and devices, processing transactions, settling batches, and running reports. **Manager** cannot access the cashier setup, perform the new key generation function or access the Data Manager. **PC**Charge requires 'strong' passwords, and password variety is enforced. Passwords must be changed every 90 days. Reminder prompts will start when there are 14 days or less. A Password cannot be used if it has been one of the last four used. See next warning box for the **PC**Charge password requirements. If the **System** user attempts to login 5 times incorrectly, **PC**Charge will shutdown and remain locked for 30 minutes. The System user will be prompted with an option to call Tech Support for a password reset.

WARNING: **PC**Charge requirements for 'strong' password:

- Must be minimum 7 alpha/numeric characters in length.
- Must be case sensitive
- Must contain at least one upper case character
- Must contain at least one numeric character
- Must contain at least one special character (e.g., @, $, %, etc.)

If a password becomes 'corrupt' as if someone tried to tamper with the system, **PC**Charge will lock itself, and it may be necessary to call Tech Support.

Technical Details: If you chose to not have **PC**Charge added to the Windows **Start** Menu, you'll need to manually start **PC**Charge. You can do so by browsing to the **PC**Charge installation directory via Windows Explorer. The default location of the **PC**Charge executable is `C:\Program Files\Active-Charge\Active-Charge.exe`.

Accessing the User Interface

★	**Simple Explanation:** The **PC**Charge Payment Server user interface does not appear by default, except during the installation of **PC**Charge. After **PC**Charge has been completely set up and closed, the user interface will not appear when the program is executed. This is because most users will use the Payment Server in conjunction with some other software and will not need to access the **PC**Charge interface.

If you're going to use Payment Server directly, then you'll want to enable the user interface to show up all the time. To enable the user interface to always appear onscreen, you'll have to manually edit the **PC**Charge Payment Server shortcut.

Enabling the User Interface

1. Click the Windows **Start** button. Click **Programs** (or **All Programs**). Click **VeriFone**. Click **PCCharge Payment Server**.

2. Right-click the **PCCharge Payment Server** shortcut. A menu will appear, listing several options. Left-click **Properties**.

3. **PCCharge Payment Server Properties** will appear onscreen, and the **Shortcut** tab should be shown as selected.

4. Add `/ui` to the end of the program location shown in the **Target:** tab. There must be a space between `/ui` and the last quote.

Example: `"C:\Program Files\Active-Charge\Active-Charge.exe" /ui`

5. Click **OK**. **PC**Charge Payment Server will now start up with its user interface displayed.

Download Latest Setup Version?

When **PC**Charge is initially started, you will be asked if you want to download the latest version of **PC**Charge. This is a one-time offer given to new installations of **PC**Charge. It is intended to help ensure that all users have the latest version, regardless of where or when it was originally purchased.

WARNING: This is *only* a one-time offer and will not be available again, whether you click **OK** to proceed with the download or **Cancel** to skip it. If you decide to proceed with the download, please make sure that you have an active Internet connection available prior to clicking the **OK** button.

1. If you clicked **Cancel**, you may proceed to the next section: **Do you have a Configuration Disk?**.

2. If you clicked **OK**, **PC**Charge will take a few moments to download the update files. When the download is complete, **PC**Charge will announce the successful completion and will inform you of the name and location of the update file. Make note of this information. Click **OK**, and **PC**Charge will shut down.

3. Using your keyboard, press the Windows key (⊞, usually near the space bar) and the letter 'E' at the same time. This will open **Windows Explorer**.

4. Now, browse to the location of the update file as reported to you by **PC**Charge. Double-click the file once you've found it to start the installation process.

5. You may now follow the steps in the next section, **Installation**, beginning with the step **Welcome!** (see page 27).

Do you have a Configuration Disk?

PCCharge Payment Server will now ask if you have a Configuration Disk. Did you get a companion disk (3½ inch floppy disk or CD) with the installation CD? It may be labeled **Configuration Disk** or **License Disk**.

6. If you did **NOT** receive a companion floppy disk with your copy of **PC**Charge, click the **No** button and proceed to the section **Entering Your Serial Number** (see page 41).

7. If you did receive a companion disk with your copy of **PC**Charge, insert it and click the **Yes** button.

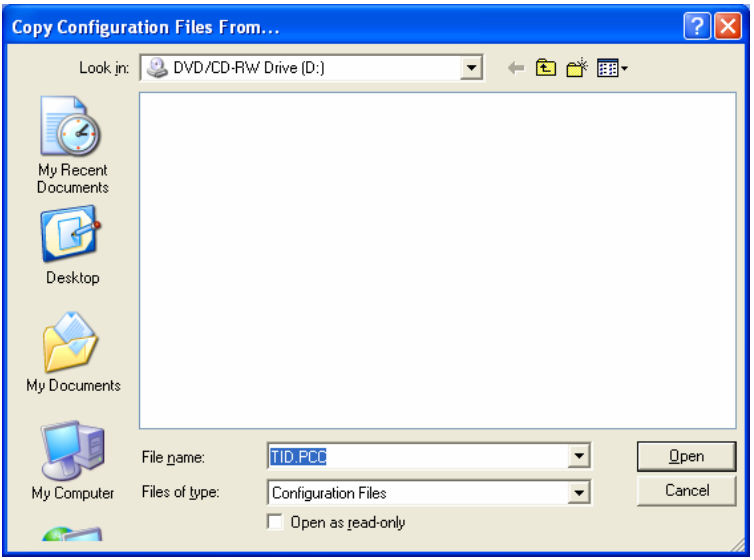
8. Click **OK** on the next message box after you have inserted the configuration disk.

   - If your configuration disk is on CD, it should be automatically detected. If it is not, **PC**Charge will try to browse to your CD-ROM drive.

9. **PC**Charge will display a **Copy Configuration Files From...** window (see figure below).

   - If your configuration disk is on CD, you may need to select your CD drive. Click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to change to your CD drive.

10. Click the file named `Tid.pcc` located on your companion disk to select it. The file's name will become highlighted.



11. Click the **Open** button. You will be taken to a later step of the setup process -- the exact step depends on what information has been installed on your companion disk. Skip ahead to that step.

Entering your Serial Number

The serial number is a sixteen-digit number in the format:

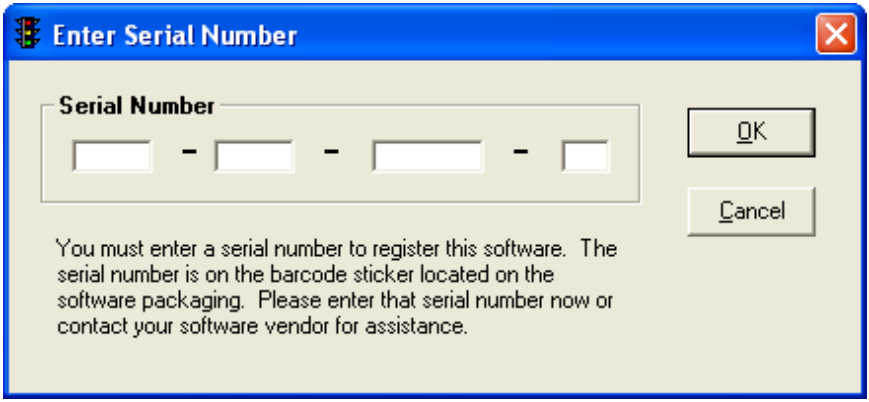
####-####-######-##

STOP	**WARNING: PC**Charge will not operate without a valid serial number.

Locating your Serial Number

- Look for the serial number on the back of the installation CD jewel case, on the documentation provided with **PC**Charge, or on the software's packaging.
- If you can't find the serial number, contact the company that sold you **PC**Charge.

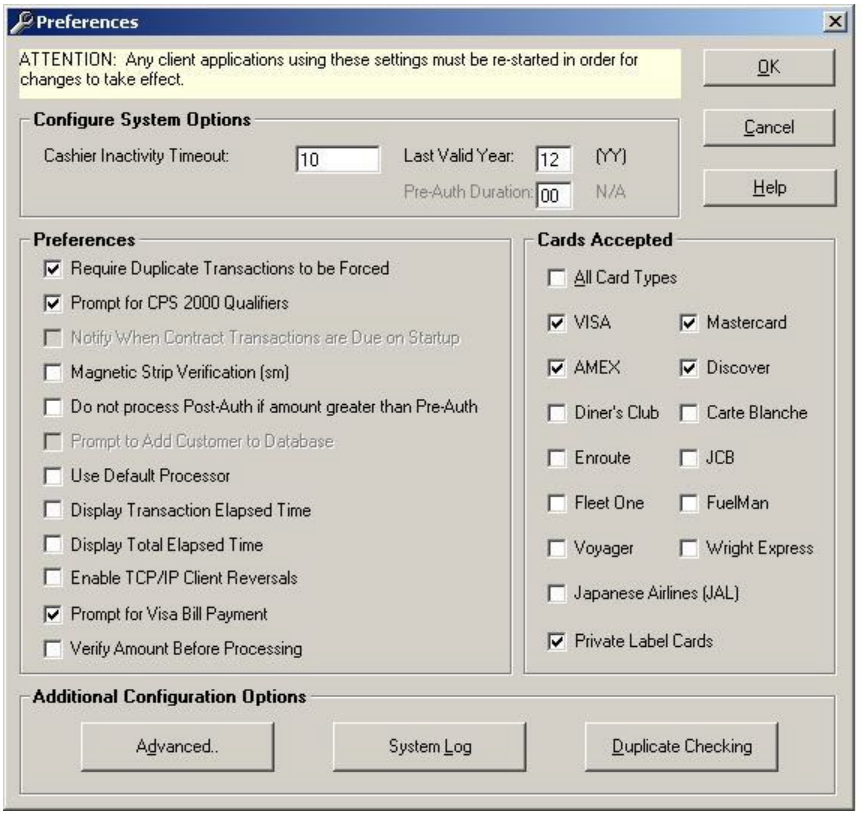
Entering your Serial Number


Enter Serial Number
Serial Number
OK
Cancel
You must enter a serial number to register this software. The serial number is on the barcode sticker located on the software packaging. Please enter that serial number now or contact your software vendor for assistance.

1. Type in your serial number in the serial number input boxes. It is not necessary to type in the dashes (-).
2. Click the **OK** button to proceed to the next step of **The Setup Process**.

Preferences

★	**Simple Explanation:** This **Preferences** window allows you to set up and configure your copy of **PC**Charge. Many users will want to use the default settings. However, we **HIGHLY** recommend that you review the descriptions of the different options and settings listed below. Click the **OK** button to exit the **Preferences** window. This will save any changes you have made. If you've left the **Password for the 'system' user ID** blank, **PC**Charge will notify you of this. Click **OK** and continue on to the next section, **Advanced Configuration Setup** (see page 49).



Configure System Options

Cashier Inactivity Timeout -- (Default = 10) -- This option is a safety feature that will basically log out the user and lock **PC**Charge if the workstation is idle for the amount of time that is configured. This timeout is system-wide (i.e., if the mouse if moved or something clicked, regardless of whether it is inside **PC**Charge, the timer will be reset).

Last Valid Year -- (Default = 50) -- Enter the last valid year that **PC**Charge will accept as a valid expiration year for a card.

WARNING: **PC**Charge is preprogrammed with an initial **Last Valid Year**. Periodically, the **Last Valid Year** for credit cards will need to be advanced. You are responsible for updating the **Last Valid Year** in the future.

Pre-Auth Duration - (Default = 0) – **PC**Charge has the ability to change the statuses of older, uncompleted Pre-Auth transactions to "Complete" in its database (so that they no longer appear in the list of transactions eligible for Post Auth). This is useful for automatically removing Pre-Auths that can't be settled (due to expiration). To enable this ability, specify a number of days here (up to 9), or enter a zero to disable it.

Settle Reminder - (Default = 0) – **PC**Charge has the ability to remind you of any batches that have not been settled within a specified number of days. Enter that number here (up to 7) to enable this ability, or enter a zero to disable it.

Preferences

Require Duplicate Transactions to be Forced -- (Default = Checked) -- This option is a safety feature. When checked, only one transaction for a certain amount can be processed on a particular credit card number per day. This does not mean that you can't process other transactions. It just prevents accidental duplicate transactions.

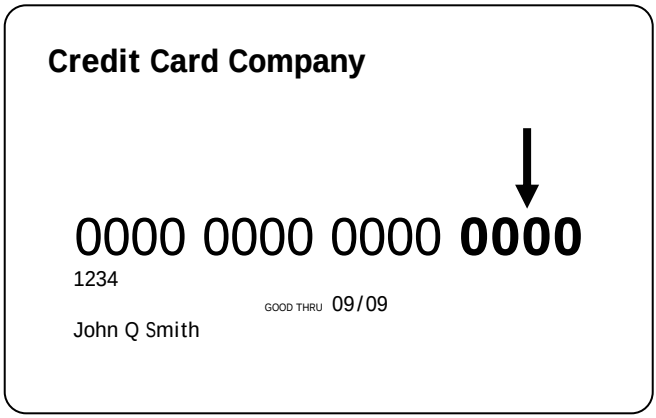
If this option is enabled, you can still charge a card for an amount already charged to that card on the same day: simply put an "F" in front of the credit card number to force the transaction. Consult the section **Duplicate Checking** (see page 48) if you wish to fine-tune how **PC**Charge handles duplicate transaction checking.

Prompt for CPS 2000 Qualifiers -- (Default = Checked) -- Checking this option turns on a reminder: if you forget to enter a **Ticket Number**, **Address**, or **Zip Code** when performing a transaction, **PC**Charge will remind you to enter the missing information. Depending on which processor you use, entering this information may qualify you for lower rates per transaction.

Note: The CPS 2000 information must be entered for all non-swiped transactions to meet CPS Qualifications for Visa/MasterCard transactions.

Notify When Contract Transactions are Due on Startup -- (Default = Unchecked) -- Not available in "Payment Server" version of **PC**Charge.

Magnetic Strip Verification (sm) -- (Default = Unchecked) -- This function is intended for face-to-face swiped transactions. Checking this option enables **PC**Charge to prompt you for the last four digits of the raised account number on the customer's credit card. You'll be prompted for this number after a card is swiped into **PC**Charge and **Process** is clicked.



Note: MSV protects you from fraud related to credit cards with forged magnetic strip information. If the information encrypted on the magnetic strip does not match the last four digits of the raised credit card number on the front of the card, **PC**Charge will not allow the transaction to be processed (if MSV is enabled).

Do not process Post-Auth if amount greater than Pre-Auth -- (Default = Unchecked) -- When this option is checked, **PC**Charge will not allow a Post-Authorization transaction to be processed if that amount is greater than the corresponding Pre-Authorization transaction amount.

Prompt to Add Customer to Database -- (Default = Unchecked) -- Not available in "Payment Server" version of **PC**Charge.

Use Default Processor -- (Default = Unchecked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a **PC**Charge Technical Support Representative.

Display Transaction Elapsed Time -- (Default = Unchecked) -- If this option is checked, the **PC**Charge transaction result message box will also display the amount of time elapsed in between connecting to the processing company and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Display Total Elapsed Time -- (Default = Unchecked) -- If this option is checked, the **PC**Charge transaction result message box will also display the amount of time elapsed in between a transaction (or batch of transactions) entering the **PC**Charge queue and receiving a result for the transaction(s). This is a diagnostic / benchmarking feature.

Enable TCP/IP Client Reversals -- (Default = Unchecked) -- This feature is utilized by third-party integrated software. Leave this option unchecked unless otherwise instructed by the developers of your integrated software or a **PC**Charge Technical Support Representative.

Prompt for Visa Bill Payment -- (Default = Checked) -- If this option is checked and the active processor is either NPC or TSYS Acquiring Solutions (VISA), **PC**Charge will display a prompt during a transaction asking if it is a bill payment transaction. For more information on bill payment, consult the **Notes** for these processors in the **PC**Charge Appendices.

Verify Amount Before Processing -- (Default = Unchecked) -- If this option is checked, **PC**Charge will display a prompt to verify the amount before processing.

Cards Accepted

(**Visa**, **MasterCard**, and **Private Label Cards** are checked by default. All other options are unchecked by default)

Some credit card processing companies will authorize a credit card transaction even if your company's account is not set up to process that type of credit card. However, transactions for that card type will not be settled. If your company's account is not set up to process transactions for a particular type of credit card and you want to avoid any accidental authorizations of that card type, uncheck the option that applies to that card type.

Example: Your company's credit card processing account is not set up to process American Express cards, but your credit card processing company authorizes them anyway. If you check the option **AMEX**, American Express transactions will be authorized even though your company's credit card processing account can't settle those transactions. If you uncheck the option **AMEX**, **PC**Charge will prevent American Express transactions from accidentally being authorized.

Private Label Cards -- (Default = Checked) -- If you check this box, private label cards will be accepted. Uncheck this option if you only want to process transactions using major credit cards. Consult the section **Private Label Card Setup** for more information (see page 122).

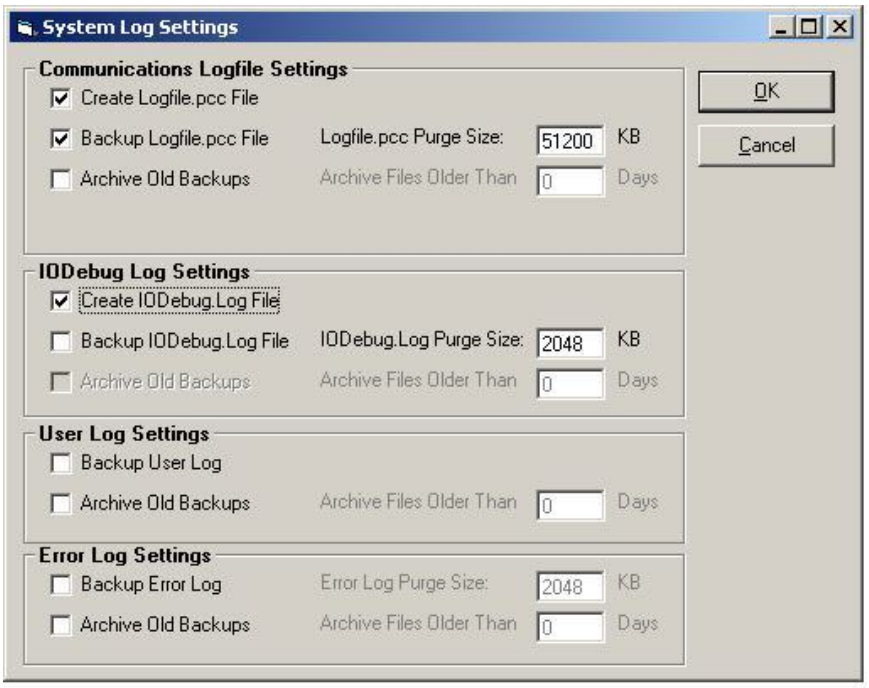
Advanced

Click the **Advanced** button if you want to access the **Advanced Configuration Setup** window (see page 49). The **Advanced Configuration Setup** window includes some of the more advanced options of **PC**Charge. Most users should click **OK** and skip ahead to the section **Merchant Setup Wizard** (see page 53).

System Log

	Note: In order to comply with PCI DSS security standards, all logging is enabled by default. These logging files can consume available hard drive space on your system. Keep this in mind when setting up your Archive settings for these files. Backups of log files will now be in a subfolder called `System_Archive` within the **PC**Charge installation directory. You should not make any changes to the **System Log Settings** window unless directed by a Technical Support Representative.

Click the **System Log** button to access the **System Log Settings** window. This window allows the user to activate **PC**Charge's input/output logging function, which will create a log file for use by Technical Support. You may choose to have **PC**Charge maintain a backup of this file, and you may also limit the size of these files.



Communications Logfile Settings

Create Logfile.pcc File -- (Default = Checked) -- Instructs **PC**Charge to create a communication log file to be used for troubleshooting purposes.

Backup Logfile.pcc File -- (Default = Unchecked) -- Check this box to have **PC**Charge maintain seven days' worth of backup log files. These backup files will use a naming convention of `File_MMDDYYYY_HHMMSS.pcc`. **Example:** `Logfile_07252008_121455.pcc`. This option is not accessible unless **Create Log File** is checked.

Archive Old Backups – (Default= Unchecked) – Check this box to have **PC**Charge archive old log files.

Logfile.pcc Purge Size -- (Default = 51200) -- Allows you to specify (in kilobytes) a maximum file size for the current log file. **PC**Charge will purge old information from your log file to maintain the file size represented here. This option is not accessible unless **Create Log File** is checked.

Archive Files Older Than x Days – (Default = 0) – Enter the number of days box to maintain backup log files before archiving. This option is not accessible unless **Archive Old Backups** is checked.

IODebug Log Settings

Create IODebug.log File -- (Default = Checked) -- Instructs **PC**Charge to create an IO Debug log file to be used for troubleshooting purposes.

Backup IODebug.log File -- (Default = Unchecked) -- Check this box to have **PC**Charge maintain seven days' worth of backup log files. These names of these backup files will include an abbreviation of the day the file was created. This option is not accessible unless **Create IODebug.log File** is checked.

Archive Old Backups – (Default= Unchecked) – Check this box to have **PC**Charge archive old log files.

IODebug Log Purge Size -- (Default = 51200) -- Allows you to specify (in kilobytes) a maximum file size for the current log file. **PC**Charge will purge old information from your log file to maintain the file size represented here. This option is not accessible unless **Create IODebug.log File** is checked.

Archive Files Older Than x Days – (Default = 0) – Enter the number of days box to maintain backup log files before archiving. This option is not accessible unless **Archive Old Backups** is checked.

User Log Settings

Backup User Log -- (Default = Unchecked) -- Check this box to have **PC**Charge maintain seven days' worth of backup user log files. These names of these backup files will include an abbreviation of the day the file was created.

Archive Old Backups – (Default= Unchecked) – Check this box to have **PC**Charge archive old log files.

Archive Files Older Than x Days – (Default = 0) – Enter the number of days box to maintain backup log files before archiving. This option is not accessible unless **Archive Old Backups** is checked.

Error Log Settings

Backup Error Log -- (Default = Unchecked) -- Check this box to have **PC**Charge maintain seven days' worth of backup log files. These backup files will use a naming convention of `File_MMDDYYYY_HHMMSS.pcc`. **Example:** `Logfile_07252008_121455.pcc`. This option is not accessible unless **Create Log File** is checked.

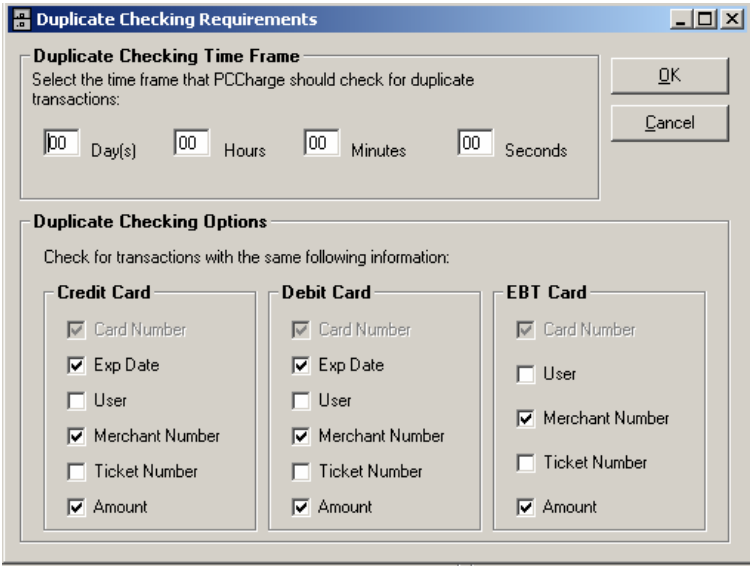
Archive Old Backups – (Default= Unchecked) – Check this box to have PCCharge archive old log files.

Error Log Purge Size -- (Default = 2048) -- Allows you to specify (in kilobytes) a maximum file size for the current log file. **PC**Charge will purge old information from your log file to maintain the file size represented here.

Archive Files Older Than x Days – (Default = 0) – Enter the number of days box to maintain backup log files before archiving. This option is not accessible unless **Archive Old Backups** is checked.

Duplicate Checking

	Note: This button is not accessible unless the **Require Duplicate Transactions to be Forced** option in the **Preferences** section of the **Preferences** window is checked (see page 43).

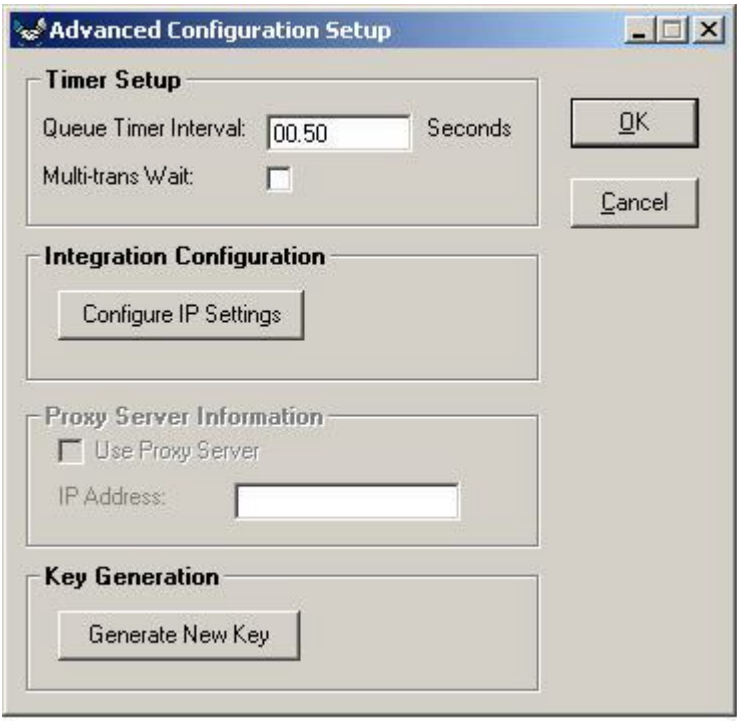


Click the **Duplicate Checking** button to access the **Duplicate Checking** window. This window allows you wish to fine-tune how **PC**Charge handles duplicate transaction checking. You may specify:

- How long **PC**Charge "remembers" a transaction before allowing a duplicate transaction to be processed (without requiring it to be forced)
- What transaction information **PC**Charge considers when it evaluates whether a transaction is a duplicate:
  - **Card Number** -- the credit card, debit card, or EBT card account number used to process the transaction (see page 131, 149, and 160)
  - **Exp Date** -- the expiration date of the credit card, debit card, or EBT card used to process the transaction (see page 131, 149, and 160)
  - **User** -- which **PC**Charge user processed the transaction (see page 120)
  - **Merchant Number** -- which **PC**Charge merchant number was used to process the transaction (see pages 54, 62, and 68)
  - **Ticket Number** -- the ticket number of the transaction (see page 131, 149, and 160)
  - **Amount** -- the amount of the transaction (see page 131, 149, and 160)

Advanced Configuration Setup

★	**Simple Explanation:** This **Advanced Configuration Setup** window allows you to fine-tune your copy of **PC**Charge. You may access this window by clicking the **Advanced** button on the **Preferences** window (described in the previous section). Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Configuration Setup** window (this will save any changes you have made). Next, click the **OK** button in the **Preferences** window. Continue on to the next section, **Merchant Setup Wizard** (see page 53)



Timer Setup

Queue Timer Interval: -- (Default = 00.50) -- For initial set up, we recommend using the default value. This value sets how often **PC**Charge checks for communication (via `.inx` files) from other software. At its default, **PC**Charge checks every half-second for communications. Do not lower the value of the interval. Checking more often would consume too much of the system's resources. The default setting is generally the optimum value for the interval.

Multi-Trans Wait: -- (Default = Unchecked) -- If this option is unchecked, **PC**Charge will hang up after every transaction when authorizing a group of transactions. Checking this

option allows **PC**Charge to attempt to keep the connection open when authorizing a group of transactions. **PC**Charge can only keep the connection open if the credit card processing company allows the connection to be kept open. Check with your payment processing company to determine if they support this feature.

Integration Configuration

Configure IP Settings – Click the **Configure IP Settings** button if you want to access the **Integration Configuration** window (see page 51). The Integration Configuration window allows you to configure both Standard TCP/IP and Secure TCP/IP (SSL) integration.

Proxy Server Information

Use Proxy Server -- (Default = Unchecked) -- Not yet implemented.

IP Address: -- (Default = Empty) -- Not yet implemented.

Key Generation

STOP	**WARNING:** Do not perform this operation unless you are absolutely sure you wish to do so. This process will cause a shutdown and the re-encryption process could take a significant amount of time at restart. Interrupting the re-encryption process could severely impact your databases. Do not perform this operation when you wish to process transactions.

	Note:. All unsettled batches must be settled prior to updating the encryption key.

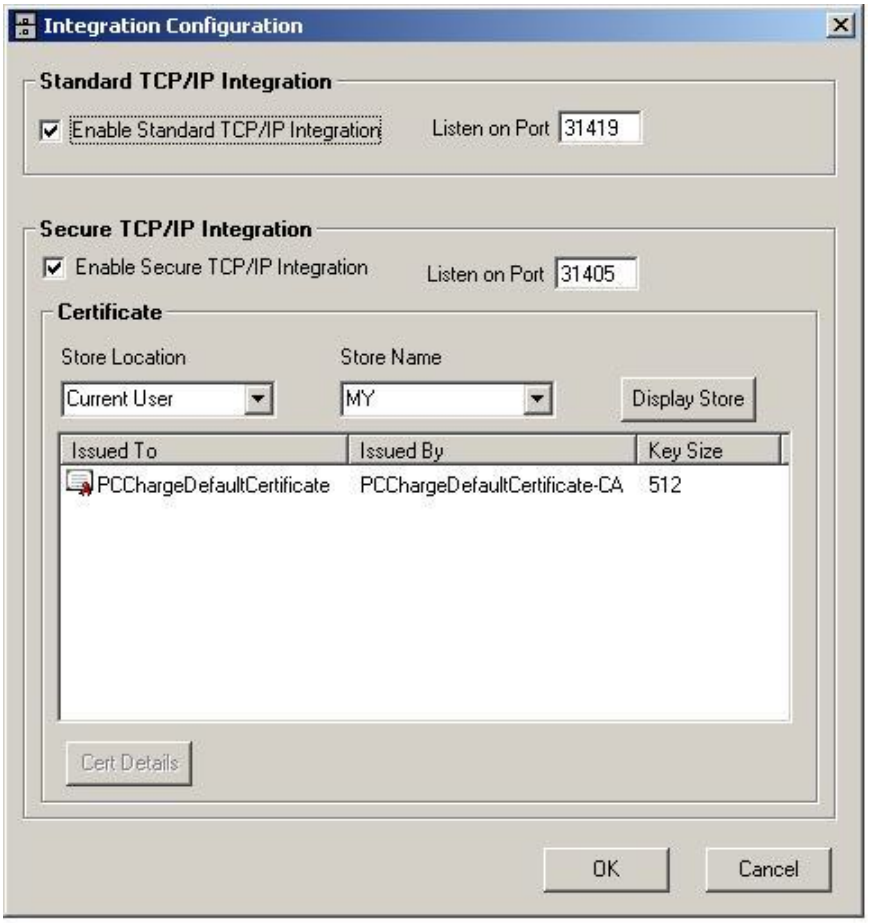
Generate New Key: – This ability will only be allowed at the **System** user level. Click the **Generate New Key** button to generate a new system-wide encryption key. This may be a lengthy process, depending on the size of your databases. **PC**Charge will ask you if you want to continue with the generation.

Click **Yes** to continue. When generation is complete, **PC**Charge will shut down.
Re-encryption of the data will take place upon restart.

PCCharge Payment Server
This operation will generate a new encryption key.
When generation is complete, the application will
shut down. Upon restart, re-encryption of data will
take place. This may be a lengthy process depending
on the size of your databases.
Continue?
Yes
No

Integration Configuration

★	**Simple Explanation:** This **Integration Configuration** window allows you to configure both Standard TCP/IP and Secure TCP/IP (SSL) integration.



Standard TCP/IP Integration

Enable Standard TCP/IP Integration -- (Default = Unchecked) -- Enable this option if you have an interfaced program that will communicate with **PC**Charge Payment Server via sockets.

Listen on Port -- (Default = 31419) -- This is the port number/socket number used for the TCP/IP connection.

Secure TCP/IP Integration

Enable Secure TCP/IP Integration -- (Default = Unchecked) -- Enable this option if you have an interfaced program that will communicate with **PC**Charge Payment Server via Secure Sockets Layer (SSL).

Listen on Port -- (Default = 31405) -- This is the port number/socket number used for the Secure TCP/IP connection.

Certificate

As soon as the **Secure TCP/IP** option is checked, the **Certificate** section will be enabled and the user can select S**tore Location** and **Store Name** from the combo box.

Note: A default certificate, `PCChargeDefaultCertificate`, is provided for you in **Store Location:** `Current User` and **Store Name:** `MY`.

Store Location – Click the small drop-down arrow button (to the right of the **Store Location** text box). Select the store location.

Store Name – Click the small drop-down arrow button (to the right of the **Store Name** text box). Select the store name.

Display Store – After selecting the **Store Location** and **Store Name**, the user can click on **Display Store** to list all of the certificates under the selected location.

The certificate details can be viewed by clicking the **Cert Details** button.

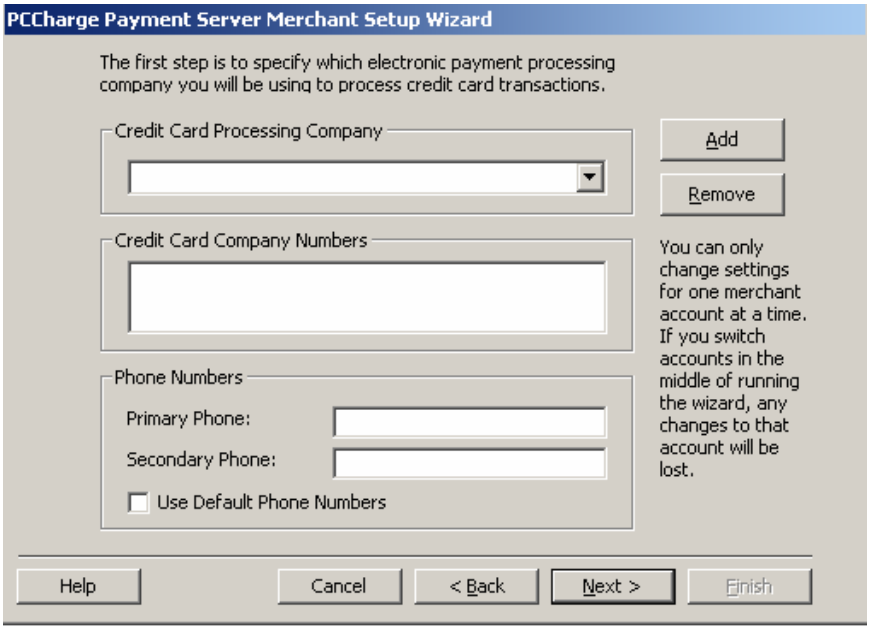
Click **OK** to set the certificate, or click **Cancel** to cancel the operation.

Merchant Setup Wizard

★	**Simple Explanation:** The **Merchant Setup Wizard** makes it easy to enter all of your credit card processing company information. Just follow the simple on-screen instructions and refer to this manual for further explanation of each section. All of the windows in the **Wizard** are accessible at any time after initial setup. To access the **Wizard**, click **Setup** and then click **Merchant Setup Wizard**. Alternatively, you may click one of the options in the **Setup** menu to directly access that feature. Click **OK** and continue on to the next section, **Credit Card Processing Company Setup**.

Credit Card Processing Company Setup

★	**Simple Explanation:** This window allows you to set up your merchant account in **PC**Charge. This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Credit Card Company Numbers**.


PCCharge Payment Server Merchant Setup Wizard
The first step is to specify which electronic payment processing company you will be using to process credit card transactions.
Credit Card Processing Company
Add
Remove
Credit Card Company Numbers
You can only change settings for one merchant account at a time. If you switch accounts in the middle of running the wizard, any changes to that account will be lost.
Phone Numbers
Primary Phone:
Secondary Phone:
Use Default Phone Numbers
Help
Cancel
< Back
Next >
Finish

Setting Up Your Credit Card Processing Account

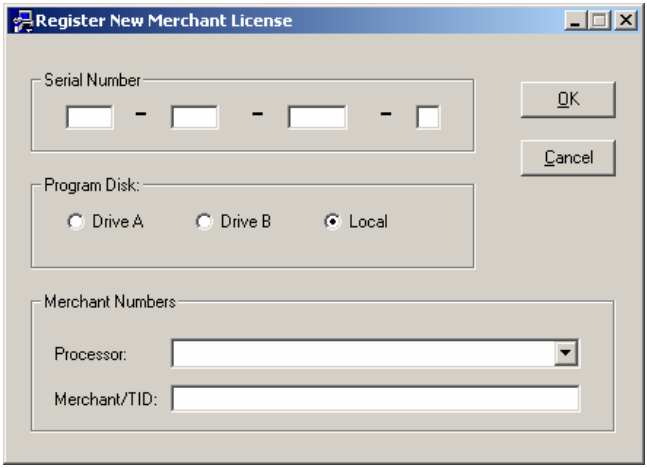
1. Click the small drop-down arrow button (to the right of the **Credit Card Company** field). Select the **Credit Card Company** that your business will be using. If you don't know which to select, check with your processing company, bank, or merchant service provider (or whoever set up your account).

2. Check to see if your account number already appears in the **Credit Card Company Numbers** section of this window.

   - If your account number isn't shown in the **Credit Card Company Numbers** section of this window, click the **Add** button. Proceed to the next section, **Register New Merchant License**.

   - If it does, your account has already been set up for you. Click your **Credit Card Company Number** to select it. Click the **Next** button and proceed to the section **Credit Card Processing Company Extended Data Fields** (see page 57).

Register New Merchant License



1. Before you enter your credit card company number into this window, refer to your **PCCharge Appendices**. As you go through the following steps, you'll need to review the section of **Appendix A** that gives detailed information on your credit card processing company. We **HIGHLY** recommend that you print out and store that section of the **PC**Charge Appendices.

    - To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.

2. The **PC**Charge Appendices will describe how your credit card company number should look, how long it should be, etc.

3. Enter your credit card company number into the box labeled **Merchant/TID**. Type it in just as it appears on the paperwork you received from your processing company, bank, or merchant service provider (or whoever set up your account). This information may be case-sensitive, so use uppercase or lowercase as necessary.

4. Click **OK**. **PC**Charge will present you with a **System Code** and will ask you to type in a **Security Code**. You can get your **Security Code** online by visiting register.pccharge.com. This is typically the fastest way to get a **Security Code**.

5. After entering your **Security Code**, click **OK**. **PC**Charge will return to the previous window. You may now proceed to the following section, **Credit Card Processing Company Extended Data Fields**.

Changing your Credit Card Company and Credit Card Company Number

★	**Simple Explanation:** If you should ever need to switch to a different credit card processing company (or if you are keeping your existing processor but need to change your merchant number), simply contact the **PC**Charge Technical Support Department.

Credit Card Processing Company Extended Data Fields

Note: As you can see, there isn't a picture of your **Credit Card Processing Company Extended Data Fields** window shown on this page. This is because each credit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your credit card processing company. This information and other important information about your credit card processing company are described in the **PC**Charge Appendices. You may want to print out that section of the **PC**Charge Appendices.

    - To access the **PC**Charge Appendices, click the Windows **Start** button, then **Programs** (or **All Programs**), then **VeriFone**, then **PCCharge Payment Server**, then **PCCharge Payment Server Appendices**.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window. You may now proceed to the following section, **Split Dial/Settle Setup**.

Split Dial/Settle Setup

★	**Simple Explanation:** Split dial is the ability to dial directly to American Express for authorizations on AMEX cards. Split settle is the ability to connect directly to American Express to settle AMEX card transactions. Both split dial and split settle will typically get lower per-transaction rates on American Express transactions. If you need split dial/settle, consult the following instructions. Otherwise, skip ahead to the section **Debit Card Company Setup** (see page 62).

There are some potential issues to keep in mind when processing via split dial:

- Since **PC**Charge is connecting to two different processing companies, there is a greater chance of modem problems due to the fact that the two companies have different modem configurations.
- Processing times could be longer, depending on your method of processing.

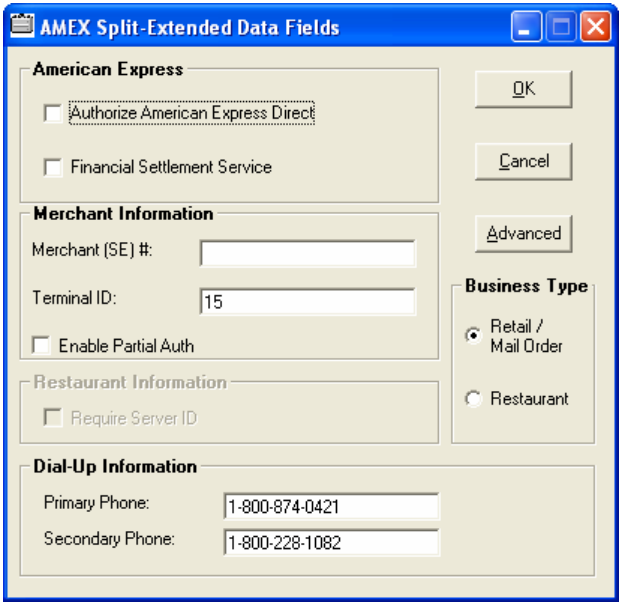
American Express Split Dial Setup

Note: The **AMEX Split-Dial Setup** window allows you to enter your business's American Express processing information. American Express will authorize your AMEX transactions directly. Your Visa/MasterCard processing company will still settle the transactions--unless you enable AMEX settle (as described in the next section, **AMEX Settle Setup**).

If you do not need to set up split dial, skip ahead to the section **Debit Card Company Setup** (see page 62).

Note: The dial-up version of **PC**Charge's **AMEX Settle** feature is not available in this version of **PC**Charge. Settlement is still available via TCP/IP (Internet), as described below. Authorizations may be performed via dial-up or TCP/IP connection.

1. To access the **American Express Split Dial Setup** window, click **Setup** on the menu bar. Click the **Split Dial** option, then the **American Express** option.



2. If you want to authorize AMEX transactions directly through American Express instead of your Visa/MasterCard processing company, make sure that **Authorize American Express Direct** is checked.

3. If you want to settle AMEX transactions directly through American Express instead of your Visa/MasterCard processing company, make sure that **Financial Settlement Service** is checked. Note that you can use AMEX's Financial Settlement Service through **PC**Charge whether or not you authorize transactions directly through American Express.

4. Select your company's business type. The business type that you select should match the information that American Express has on file for your account. If you are unsure of this information, check with whoever set you up to authorizer and/or settle AMEX transactions.

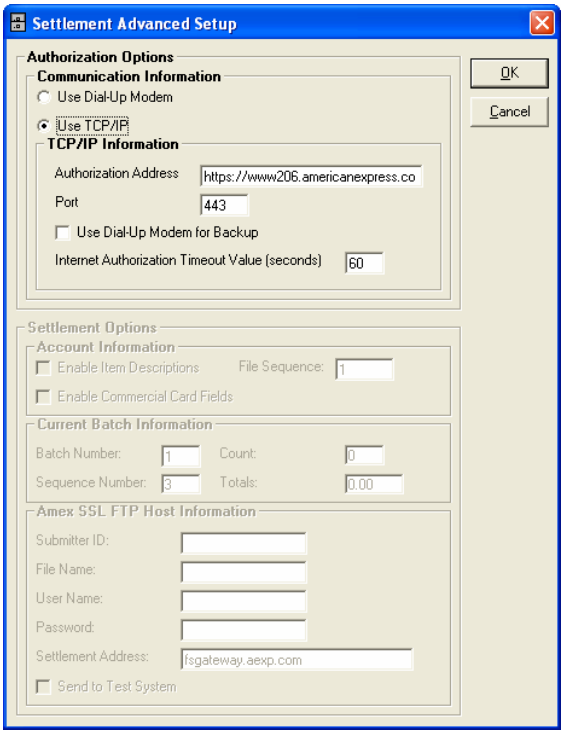
> **Note:** **Restaurant** is not accessible as a AMEX settle **Business Type** unless the "parent" processor's credit card processing account is also set to **Restaurant**.

5. Enter your American Express **Terminal ID** (8 digits long) and **Merchant (SE)** (10 digits long) numbers. This number should have been provided to you by whoever set you up to authorize and/or settle AMEX transactions.

6. If you want to allow split tender (using other payment types in addition to balance on the card), make sure that the **Allow Split Tender** box is checked.

7. If you **DID NOT** put a check next to **Financial Settlement Service**, you are finished setting up AMEX split dial. Click **OK** to save this information and return to the main **PC**Charge window. You may now perform a test transaction using the AMEX number as described in the section **Performing Test Transactions** (see page 89). After performing the test transaction, continue on to the section **Debit Card Company Setup** (see page 62).

8. If you **DID** put a check next to **Financial Settlement Service**, click the **Advanced** button to enter the **Settlement Advanced Setup** window.



9. **Use TCP/IP** is selected by default in the section **Communication Information**. If you want to settle your AMEX transactions via phone, skip ahead to step 11.

10. Most users should not make any changes to the **TCP/IP Information** shown, with the exception of the dial backup option. If you want to use your modem as a backup for TCP/IP AMEX settlement, put a check next to Use Dial-Up Modem for Backup. The modem will dial out using the

11. The default authorization phone numbers appear in the **Primary Phone** and **Secondary Phone** fields. If your merchant service provider has supplied alternate "authorization" phone numbers**,** enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

12. Enter the **Account Information** for your American Express account.

    - **File Sequence:** -- (Default = 1) -- This value is automatically incremented by the software during normal batch operation. Do not alter this value unless directed by a Technical Support Representative.

    - **Enable Item Descriptions**-- (Default = Unchecked) -- Check this box if your company's account is set up to enable item descriptions.

    - **Enable Commercial Card Fields** -- (Default = Unchecked) -- Check this box if your company's account is set up to accept commercial cards.

13. The **Current Batch Information** is automatically incremented by **PC**Charge during normal batch operation. Do not alter these values unless directed by a Technical Support Representative.

14. Enter the **Amex Host Information** for American Express account.

    - **Submitter ID:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. It is a unique number assigned to the merchant for settlement.

    - **File Name:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. This is a unique identifier uses to name the settlement file that will be transmitted to AMEX's servers.

    - **User Name:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Name** or **Process Control ID**.

    - **Password:** -- (up to 16 alphanumeric characters) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **Password** or **NAPID.**

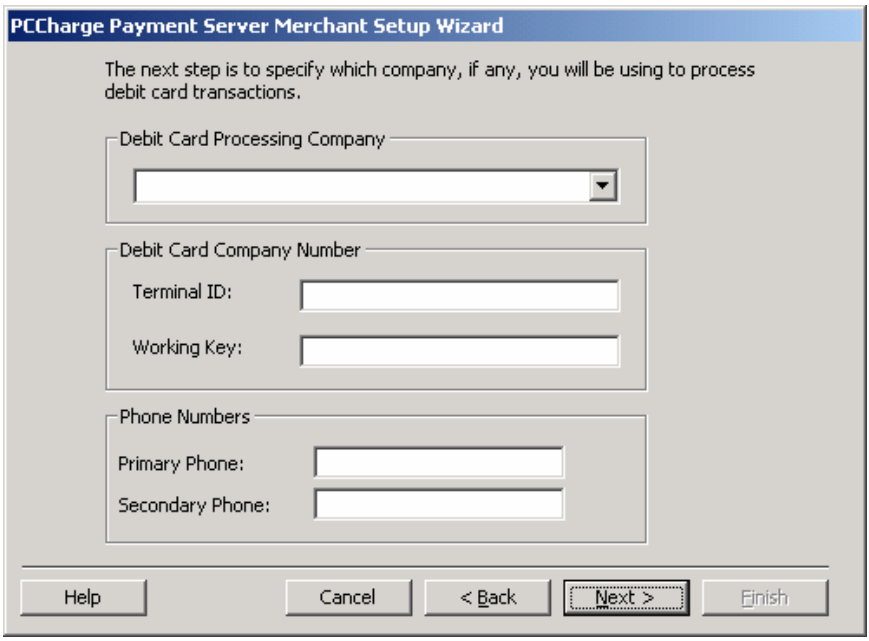
    - **System Address:** -- (Default = fsgateway.aexp.com) -- This information will be supplied to you by AMEX or your merchant service provider. AMEX may refer to this as **IP Address** or **FTP Address**. Be sure to use the exact information provided to you by AMEX; do not add any HTTP or FTP "header" to the address you are given.

15. Your AMEX account information has now been set up in **PC**Charge.

Debit Card Company Setup

Simple Explanation: This window allows you to set up your debit card processing account number in **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Check Services Company Setup** (see page 65).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Debit Card Company Numbers**.



1. Review the section of the **PC**Charge Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.

2. Click the small drop-down arrow button (to the right of the **Debit Card Company** field). Select the debit card processing company that your business will be using.

Note: Not all debit card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which debit card companies are available as selections.

3. Review the **PC**Charge Appendices' **Debit Notes** for your processing company.

   - If your account is DUKPT, enter the **Terminal ID**, if it is not already populated.

   - If your account is Master Session, enter the **Working ID** and **Terminal ID** for your debit card processing account. These numbers are the main numbers that identify your account. You should have received these numbers from your bank or your merchant service provider.

4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

5. Examine the **Extended** button at the right of the **Debit Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **Debit Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your debit card processing account. Click **Next**. Skip ahead to the section **Check Services Company Setup** (see page 65).

Debit Card Company Extended Data Fields

Simple Explanation: The following **Debit Card Company Extended Data Fields** information is for those users who are setting up the ability to process debit cards using **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Check Services Company Setup** (see page 65).

Note: As you can see, there isn't a picture of your **Debit Card Processing Company Extended Data Fields** window shown on this page. This is because each debit card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your debit card processing company. This information and other important information about your debit card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

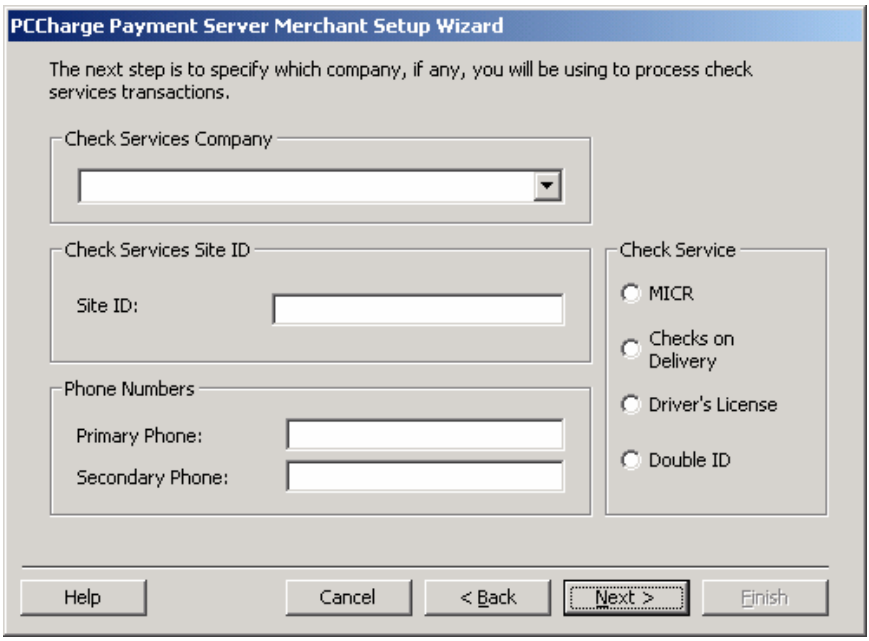
3. **PC**Charge will display the **Debit Card Setup** window. Click **Next** to exit the **Debit Card Setup** window.

4. This completes the setup of your debit card processing company. Continue on to the next section, **Check Services Company Setup**.

Check Services Company Setup

Simple Explanation: This window allows you to set up your check processing account number in **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **EBT Processing Company Setup** (see page 68).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Check Company Site IDs**.



1. Review the section of the **PC**Charge Appendices specific to your check services processing company; there may be special information or instructions specific to your processing company.

2. Click the small drop-down arrow button (to the right of the **Check Services Company** field). Select the check services company that your business will be using.

Note: Not all check services companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which check services companies are available as selections.

3. Enter the **Site ID** or account number associated with your **Check Services Company**. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

5. Select the **Check Service** that your account has been set up to handle. Not all check services companies offer the same check services.

   - **MICR** -- Select this option if your account has been set up to verify MICR data. **M**agnetic **I**nk **C**haracter **R**ecognition is a character recognition system that uses special ink and characters. This service uses the check writer's bank routing and account numbers (written in MICR) to verify that the check is authentic.

   - **Checks on Delivery** -- Select this option if your account has been set up for the checks on delivery service. This service allows merchants to get check authorizations by supplying the customer's personal information or check information. The merchandise is then delivered, and the physical check is presented upon delivery.

   - **Driver's License** -- Select this option if your account has been set up for the driver's license verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and comparing it to what's on record for that customer.

   - **Double ID** -- Select this option if your account has been set up for the double identification verification service. This service helps merchants to confirm that check authorizations are legitimate by verifying the customer's driver's license information and the MICR data from the check. This information is then compared to what's on record for that customer.

6. Examine the **Extended** button at the right of the **Check Services Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **Check Services Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your check services processing account. Click **Next**. Skip ahead to the section **EBT Processing Company Setup** (see page 68).

Check Services Company Extended Data Fields

Simple Explanation: The following **Check Services Company Extended Data Fields** information is for those users who are setting up the ability to process checks using **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **EBT Processing Company Setup** (see page 68).

Note: As you can see, there isn't a picture of your **Check Services Company Extended Data Fields** window shown on this page. This is because each check services company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your check services company. This information and other important information about your check services company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

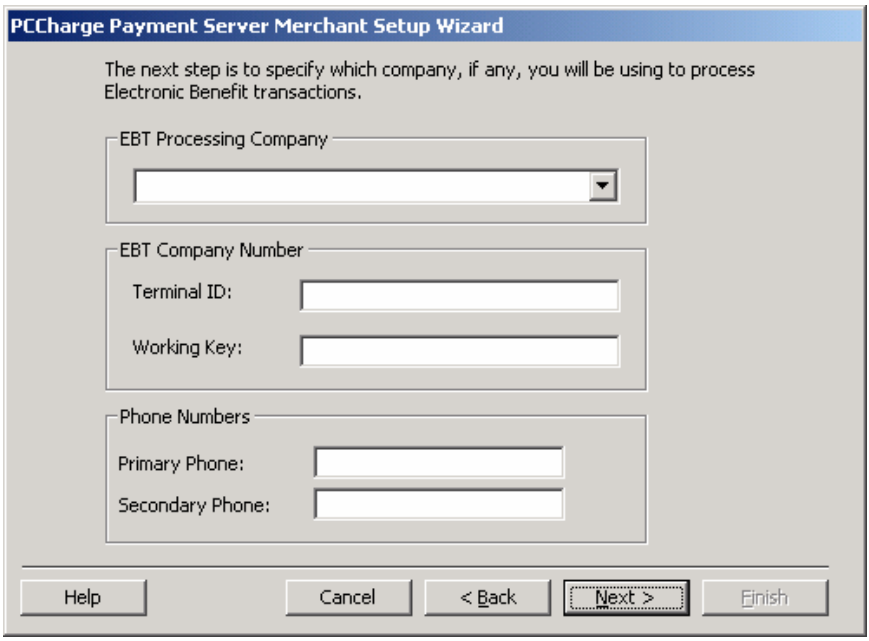
3. **PC**Charge will display the **Check Services Setup** window. Click **Next** to exit the **Check Services Setup** window.

4. This completes the setup of your check services company. Continue on to the next section, **EBT Processing Company Setup**.

EBT Processing Company Setup

Simple Explanation: This **EBT Card Setup** window allows you to set up your EBT card processing account number in **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Gift Card Processing Company Setup** (see page 71).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Electronic Benefits Company Numbers**.



1. Review the section of the **PC**Charge Appendices specific to your debit card processing company; there may be special information or instructions specific to your processing company.

2. Click the small drop-down arrow button (to the right of the **Electronic Benefits Company** field). Select the check services company that your business will be using.

Note: Not all EBT card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which EBT card companies are available as selections.

3. Enter the **Terminal ID** for your EBT card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider. You may leave the **Working Key** blank.

4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

5. Examine the **Extended** button at the right of the **EBT Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **EBT Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your EBT card processing account. Click **Next**. Skip ahead to the section **Gift Card Processing Company Setup** (see page 71).

EBT Company Extended Data Fields

Simple Explanation: The following **EBT Card Company Extended Data Fields** information is for those users who are setting up the ability to process EBT cards using **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Gift Card Processing Company Setup** (see page 71).

Note: As you can see, there isn't a picture of your **EBT Card Processing Company Extended Data Fields** window shown on this page. This is because each EBT card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your EBT card processing company. This information and other important information about your EBT card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

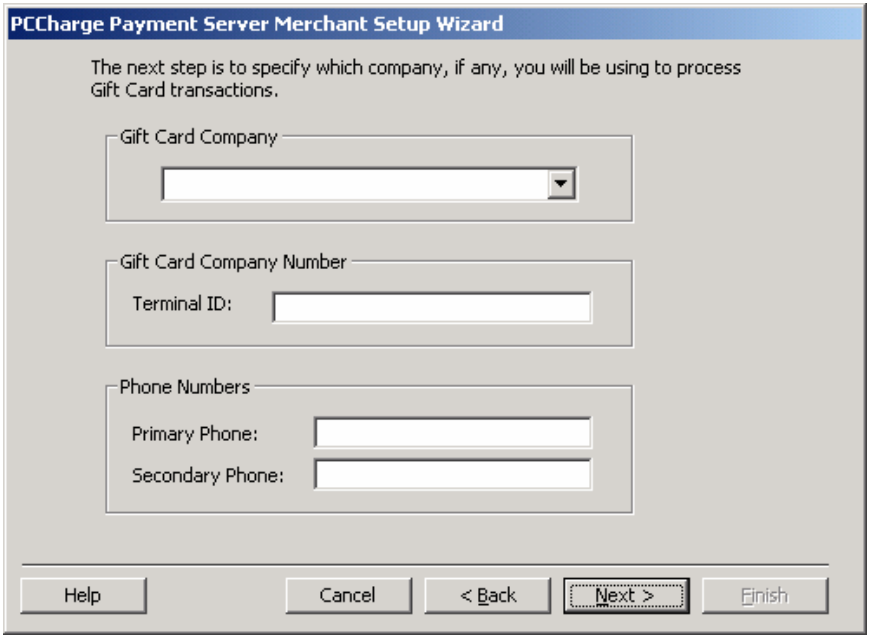
3. **PC**Charge will display the **EBT Card Setup** window. Click **Next** to exit the **EBT Card Setup** window.

4. This completes the setup of your EBT card processing company. Continue on to the next section, **Gift Card Processing Company Setup**.

Gift Card Processing Company Setup

Simple Explanation: This **Gift Card Setup** window allows you to set up your gift card processing account number in **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Company Information Setup** (see page 74).

This is the information that identifies your payment processing account. You should have received these numbers from your bank or your merchant service provider. Different payment processing companies may refer to these numbers by different names, but **PC**Charge refers to them all as **Gift Card Company Numbers**.



1. Review the section of the **PC**Charge Appendices specific to your gift card processing company; there may be special information or instructions specific to your processing company.

2. Click the small drop-down arrow button (to the right of the **Gift Card Company** field). Select the gift card company that your business will be using.

Note: Not all gift card companies will be available for selection. The credit card company you selected in the **Credit Card Setup** window determines which gift card companies are available as selections.

3. Enter the **Terminal ID** for your gift card processing account here. This number is the main number that identifies your account. You should have received this number from your bank or your merchant service provider.

4. The default phone numbers for your processing company will automatically appear in the **Primary Phone** and **Secondary Phone** fields. If you're connecting to your processing company via a dial-up (modem) connection, these are the phone numbers that **PC**Charge will use. If your merchant service provider has supplied with alternate "authorization" phone numbers, enter the new alternate phone numbers into the **Primary Phone** and **Secondary Phone** fields.

5. Examine the **Extended** button at the right of the **Gift Card Setup** window.

   - If you can access the **Extended** button, click it and proceed to the following section, **Gift Card Company Extended Data Fields**.

   - If you cannot access the **Extended** button, no extended information is necessary for your gift card processing account. Click **Next**. Skip ahead to the section **Company Information Setup** (see page 74).

Gift Card Company Extended Data Fields

Simple Explanation: The following **Gift Card Company Extended Data Fields** information is for those users who are setting up the ability to process gift cards using **PC**Charge. If you don't need this ability, click the **Next** button and skip ahead to the section **Company Information Setup** (see page 74).

Note: As you can see, there isn't a picture of your **Gift Card Processing Company Extended Data Fields** window shown on this page. This is because each gift card processing company has its own set of **Extended Data Fields**.

1. Enter the extended information as required by your gift card processing company. This information and other important information about your gift card processing company are described in the **PC**Charge Appendices.

WARNING: This step is vitally important. Failure to complete the required extended information in this section may prevent you from processing transactions.

2. After you've entered all data required (including any advanced or extended data), click the **OK** button to exit the **Extended Data Fields** window.

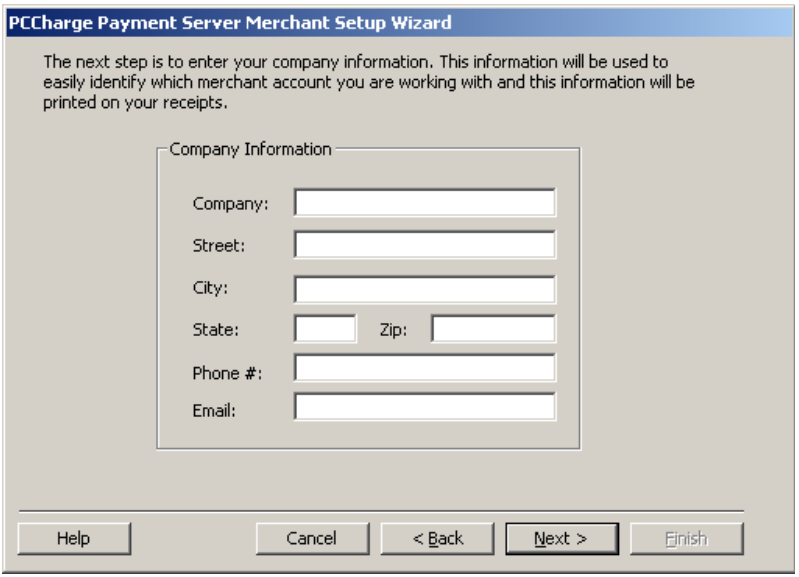
3. **PC**Charge will display the **Gift Card Setup** window. Click **Next** to exit the **Gift Card Setup** window.

4. This completes the setup of your gift card processing company. Continue on to the next section, **Company Information Setup**.

Company Information Setup

Note: The company information that you enter into this **Company Information** setup window should match the information that your credit card processing company has on file for your merchant account. If you are unsure of this information, check with your merchant service provider (MSP). Your MSP is the group or individual who sold your merchant account to you.

1. Make sure that you enter *exactly* the same information into this window that your credit card processing company has on file. Type it in just as it appears on the paperwork you received from your bank or your merchant service provider.
2. Enter your company's name in the **Company:** field.
3. Enter your company's street address in the **Street:** field.
4. Enter your company's city in the **City:** field.
5. Enter your company's state abbreviation in the **State:** field.
6. Enter your company's 5-digit zip code in the **Zip:** field.
7. Enter your company's phone number in the **Phone #:** field.
8. Enter your company's Email address in the **Email:** field.
9. Click the **Next** button.


PCCharge Payment Server Merchant Setup Wizard
The next step is to enter your company information. This information will be used to easily identify which merchant account you are working with and this information will be printed on your receipts.
Company Information
Company:
Street:
City:
State:
Zip:
Phone #:
Email:
Help
Cancel
< Back
Next >
Finish

Address Verification Setup

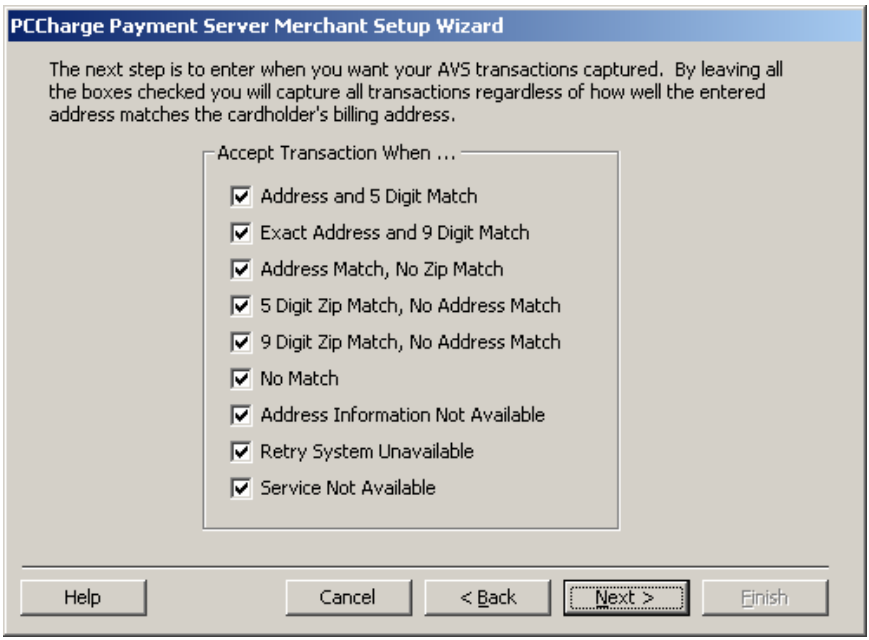
Simple Explanation: The **Address Verification Setup** window allows you to set up AVS (address verification service) filtering for your credit card processing account. If you manually enter a credit card's information, AVS helps to reduce fraudulent transactions by comparing that information to what is on record for that credit card.

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **Card Verification Setup** (see page 79).

Note: This window may or may not appear, depending on which credit card processing company you use. Most terminal-based processing companies support AVS.

If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles AVS filtering on their end.

An easy way to find out if your processor is terminal-based is to check the section describing that processor's extended data information in **Appendix A**.


PCCharge Payment Server Merchant Setup Wizard
The next step is to enter when you want your AVS transactions captured. By leaving all the boxes checked you will capture all transactions regardless of how well the entered address matches the cardholder's billing address.
Accept Transaction When ...
Address and 5 Digit Match
Exact Address and 9 Digit Match
Address Match, No Zip Match
5 Digit Zip Match, No Address Match
9 Digit Zip Match, No Address Match
No Match
Address Information Not Available
Retry System Unavailable
Service Not Available
Help
Cancel
< Back
Next >
Finish

What is AVS?

Address Verification Service (AVS) is a fraud prevention service for card-not-present environments or non-swiped transactions. During a transaction, AVS compares the address information that the cardholder gives you to what is on record for that credit card number.

PCCharge receives the AVS response and displays it after the transaction is processed. You can either make business decisions on individual transactions, or you can use the **Address Verification Setup** window and configure **PC**Charge to automatically filter out those transactions whose AVS responses are unacceptable to you.

AVS Response Descriptions

- **Address and 5 Digit Match** -- Street address and 5-digit ZIP code both match.
- **Exact Address and 9 Digit Match** -- Street address and 9-digit ZIP code both match.
- **Address Match, No Zip Match** -- Street address matches, but both 5-digit and 9-digit ZIP Code do not match.
- **5 Digit Zip Match, No Address Match** -- Street address does not match, but 5-digit ZIP code matches.
- **9 Digit Zip Match, No Address Match** -- Street address does not match, but 9-digit ZIP code matches.
- **No Match** -- Street address, 5-digit ZIP code, and 9-digit ZIP code all do not match.
- **Address Information Not Available** -- Address information is unavailable, AVS error, or non-US card issuer (does not support AVS).
- **Retry System Unavailable** -- Retry, system is unavailable or timed out.
- **Service Not Available** -- Card type does not support AVS.

AVS Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Address Verification Setup** window.

AVS Usage Scenario #1

1. In this example, all the options in the **Address Verification Setup** window **HAVE NOT** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Zip Code** and **Street** information.

3. **PC**Charge connects to your processing company and receives a **Result** of NOT CAPTURED and an **AVS Response** of No Match.

WARNING: Even though the **PC**Charge **Result** is NOT CAPTURED, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by $10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Address Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **AVS Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional $10), or you can refuse to accept the customer's card altogether.

AVS Usage Scenario #2

1. In this example, all the options in the **Address Verification Setup** window **HAVE** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Zip Code** and **Street** information.

3. **PC**Charge connects to your processing company and receives a **Result** of CAPTURED and an **AVS Response** of No Match.

Note: Because all the options in the **Address Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Address Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **AVS Response**.

4. Since you received a **Result** of CAPTURED, the transaction is ready to be settled (along with any other transactions) at the end of the day.

AVS Usage Scenario #3

1. This example differs from the first two in that **PC**Charge allows you to check AVS without transferring any funds. To check a cardholder's AVS information, simply enter it as part of a zero-dollar Pre-Auth transaction and submit that transaction.

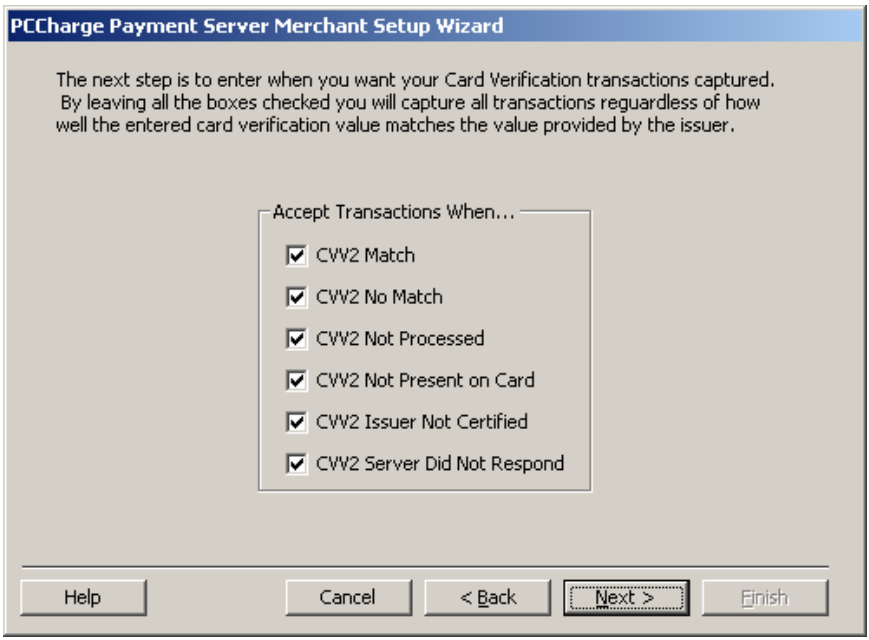
2. Your credit card processing company will reply with an AVS response, and no funds will be transferred between you and the cardholder.

Card Verification Setup

Simple Explanation: The **Card Verification Setup** window allows you to set up CVV2, CVC2, and CID filtering for your credit card processing account. Card verification is typically used in card-not-present situations (like Mail Order/Telephone Order and eCommerce) to help to verify that the customer actually has the card in hand (even though you do not).

Most users will want to use the default settings. If you anticipate processing a high number of manually entered transactions (hand keyed, not swiped), we recommend that you review this section. Otherwise, you may proceed to the next section, **End of Merchant Setup Wizard** (see page 81).

Note: This window may or may not be accessible depending on which credit card processing company you use. Most terminal-based processing companies support CVV2/CVC2/CID. If this window is not displayed but you know your account is set up for address verification, it likely means that your credit card processing company is host-based and handles CVV2/CVC2/CID filtering on their end.

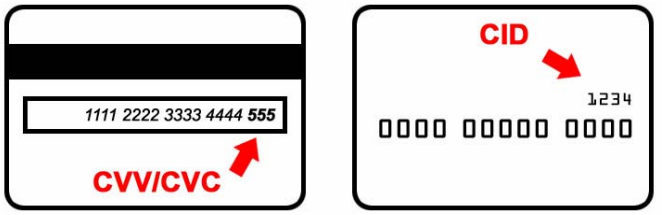

PCCharge Payment Server Merchant Setup Wizard
The next step is to enter when you want your Card Verification transactions captured. By leaving all the boxes checked you will capture all transactions reguardless of how well the entered card verification value matches the value provided by the issuer.
Accept Transactions When...
CVV2 Match
CVV2 No Match
CVV2 Not Processed
CVV2 Not Present on Card
CVV2 Issuer Not Certified
CVV2 Server Did Not Respond
Help
Cancel
< Back
Next >
Finish

What is CVV2/CVC2/CID?

CVV2 (Visa's Card Validation Value), CVC2 (MasterCard's Card Verification Code), and CID (American Express' and Discover's Card Identification) are fraud prevention services for card-not-present environments or non-swiped transactions. During a transaction, the 3- or 4-digit security code that you manually enter into **PC**Charge is compared to what is on record for that credit card.

PCCharge receives the CVV2/CVC2/CID response and displays it after the transaction is processed. You can either make business decisions for individual transactions, or you can use the **Card Verification Setup** window and configure **PC**Charge to automatically filter out those transactions whose CVV2/CVC2/CID responses are unacceptable to you.

For Visa, MasterCard, and Discover credit cards, look on the back of the card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into **PC**Charge during a transaction For American Express credit cards, look on the front of the card. The four-digit number above the account number is what you would type into **PC**Charge during a transaction.



CVV2/CVC2/CID Response Descriptions

- **Match** -- CVV2/CVC2/CID match.
- **No Match** -- CVV2/CVC2/CID mismatch.
- **Not Processed** -- Either the expiration date was not provided, or the card does not have a CVV2/CVC2/CID value.
- **Not Present on Card** -- Issuer indicates that the CVV2/CVC2/CID data should be present on the card, but the merchant has indicated that the CVV2/CVC2/CID data is not present on the card.
- **Issuer Not Certified** -- Issuer has not certified for CVV2/CVC2/CID or issuer has not provided Visa/MasterCard with the CVV2/CVC2/CID encryption keys.
- **Server Did Not Respond** -- System is unavailable or timed out.

CVV2/CVC2/CID Usage Scenarios

The following usage scenarios will give you examples that you can use as a basis when configuring your own **Card Verification Setup** window.

CVV2/CVC2/CID Usage Scenario #1

1. In this example, all the options in the **Card Verification Setup** window **HAVE NOT** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Card Verification Value**.

3. **PC**Charge connects to your processing company and receives a **Result** of NOT CAPTURED and a **CVV Response** of CVV2 No Match.

WARNING: Even though the **PC**Charge **Result** is CVV2 No Match, the card's "limit-to-buy" has been reduced. This means that the customer's credit limit has been temporarily reduced by $10 (in this case), even though the transaction funds will not actually be transferred from the customer's account to your account. This scenario should illustrate the care that should be taken in unchecking options in the **Card Verification Setup** window. You must make a business decision on whether or not it is beneficial for you to uncheck some or all of these options.

4. Because the **CVV Response** indicated an error, you can either re-attempt the transaction (which would "set aside" an additional $10), or you can refuse to accept the customer's card altogether.

CVV2/CVC2/CID Usage Scenario #2

1. In this example, all the options in the **Card Verification Setup** window **HAVE** been checked.

2. You manually enter (not using a card reader) a $10 credit card sale transaction into **PC**Charge, including the incorrect **Card Verification Value**.

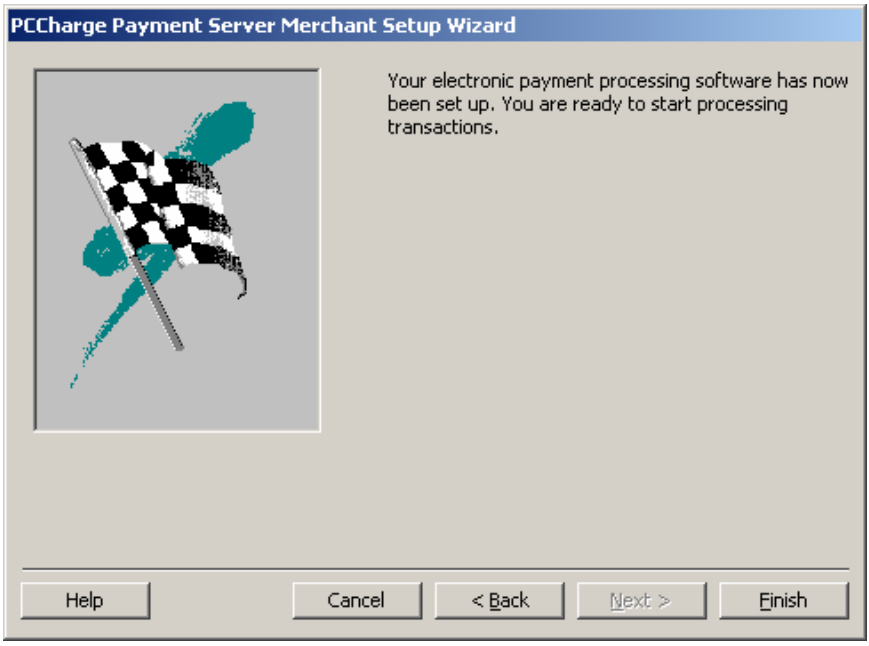
3. **PC**Charge connects to your processing company and receives a **Result** of CAPTURED and a **CVV Response** of No Match.

Note: Because all the options in the **Card Verification Setup** window were checked (including **No Match**), the transaction was approved. This is why it is generally recommended that users leave all the options checked in the **Card Verification Setup** window. This way, you can simply void a transaction if you aren't comfortable with the **CVV Response**.

4. Since you received a **Result** of CAPTURED, the transaction is ready to be settled (along with any other transactions) at the end of the day.

End of Merchant Setup Wizard

Your merchant account has now been set up. There are a few more steps necessary to make sure that **PC**Charge Payment Server will operate at its maximum potential.


PCCharge Payment Server Merchant Setup Wizard
Your electronic payment processing software has now been set up. You are ready to start processing transactions.
Help
Cancel
< Back
Next >
Finish

Note: If you plan to use **PC**Charge in combination with the **PC**Charge Maitre'D Plug-in, note that the plug-in should be installed after completing the standard **PC**Charge installation process. After **PC**Charge has been installed and set up, you may refer to the section **Maitre'D Plug-in** (see page 249).

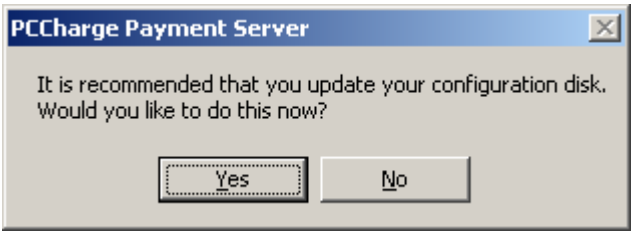
Update Configuration Disk

Simple Explanation: **PC**Charge's **Update Configuration Disk** feature allows you to create a backup disk (a 3½" floppy disk) that contains your merchant configuration information--essentially, everything you've set up to this point.

- If your copy of **PC**Charge was shipped with a **Configuration Disk** or **License Disk** on a 3½" floppy disk, you already have this backup disk and only need to update it.
- If your copy of **PC**Charge was shipped with a **Configuration Disk** or **License Disk** on a CD, you may create a separate backup disk that can be edited (unlike a read-only CD).

You can create/update this disk during installation, or you can wait until a later time. However, we **HIGHLY** recommend that you create this disk soon after you install and configure **PC**Charge.

Note: Configuration disks can be created using almost any removable media that can be modified. You may even store your configuration data on a separate computer accessed via a network. The important thing is to store your backup data away from the computer on which **PC**Charge is installed. To use some other media, just substitute it for the 3½" floppy referred to in the following instructions. In step 3, browse to the media to be used.



1. Click **Yes**. The **Configuration Disk Maintenance** window will appear. You'll see that **Update/Create Config Disk** is already selected. Click **OK**.

2. **PC**Charge will warn you that your existing configuration information will be overwritten.

   - If you're creating a configuration disk for the first time, this warning doesn't apply to you. Click **Yes**. **PC**Charge will prompt you for the configuration disk. Insert a **BLANK** 3½" floppy disk. Make sure it's blank, because everything on the disk will be overwritten. Click **OK** and proceed to step 3.

   - If you already have a configuration disk, you can either overwrite that disk or create a new one using a blank disk. Click **Yes** when ready. Insert your configuration disk **OR** a blank 3½" floppy disk. Click **OK** and proceed to step 3.

3. **PC**Charge will display a window titled **Copy Configuration Files To...**. Click the **Open** button and **PC**Charge will create or update your configuration disk.

4. A status bar will display the progress of your configuration disk. **PC**Charge will notify you when your configuration disk has been created or updated. Click **OK**.

5. Remove your configuration disk. Label it **PCCharge Configuration Disk** and date it. Continue on to the next section, **Simple Modem Setup**.

Note: If your software should ever be deleted due to a hard drive crash or some other hardware failure, you'll be able to restore from your configuration disk. This would restore your account settings to their state at the time of the configuration disk update/creation. However, it does not save your database. That functionality is described in the section **Backup/Restore** (see page 185). You should refer to that section when you think you're ready to start keeping a backup record of the transactions you've been processing.

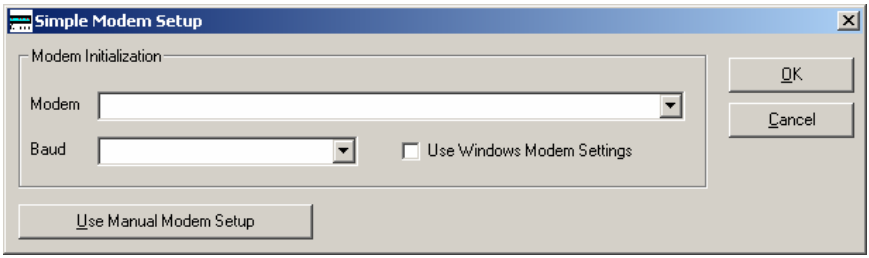
Simple Modem Setup

Simple Explanation: **PC**Charge can communicate with payment processing companies via dial-up modem, TCP/IP Internet, TCP/IP lease line, etc. (depending on how that company is certified with **PC**Charge). If you'll be connecting to payment processing company via dial-up modem, complete the instructions given below.

Note: If your payment processing company supports some communications method other than dial-up modem (like TCP/IP Internet or TCP/IP lease line) and you want to use that instead, you may skip ahead to the section **Performing Test Transactions** (see page 89). However, your processing company may have the ability to accept a modem connection if your primary connection fails (check the **PC**Charge Appendices to find out). If your processing company has this ability, you'll want to set up your modem using the instructions given below.

1. Click **Setup** on the **PC**Charge menu bar (above the icons). Click **Modem**.

2. If this is the first time you've set up a modem in **PC**Charge, the **Simple Modem Setup** window will appear. If the **Manual Modem Setup** window appears, click the **Use Simple Modem Setup** button.



3. **PC**Charge should display your modem in the **Modem** text box. If you have more than one modem installed, click the drop-down arrow next to the **Modem** text box and select the modem you want to use with **PC**Charge.

4. **PC**Charge should display your modem in the **Baud** text box. Click the drop-down arrow next to the **Baud** text box and select 1200. Click **OK**. You'll be returned to **PC**Charge's main window.

5. Depending on your system's configuration, you may not need to refer to the other subsections in this **Modem** section. To find out if these additional steps will be necessary, skip ahead to the section **Processing Test Transactions** (see page 89).

Note: You will get the best results if you are using the most current modem drivers provided by the manufacturer of your modem.

Manual Modem Setup

★	**Simple Explanation:** The following **Manual Modem Setup** information is for those users whose modem does not process or settle transactions when set up through the **Simple Modem Setup** window. If your modem has already been successfully set up, skip this section.

☛	**Note:** If you are running any other communication software (Fax program, Internet Browser, etc.), you will not be able to correctly configure your modem. Shut these programs down.

Locating Your Modem

1. Before setting up your modem, you'll need to collect some information about it. Click the Windows **Start** button. Click **Settings**. Click **Control Panel**.

2. Double-click **Phone and Modem Options**. Click the **Modems** tab. Windows will display the modems installed on your computer.

3. Make a note of the name of modem that you intend to use with **PC**Charge (shown in the **Modem** column). Also, make a note of its COM port number (shown in the **Attached To** column).

   - **Modem Name:** _____
   - **COM Port:** _____

4. Click **OK** to close the **Phone and Modem Options**. Close the Windows **Control Panel** window. Proceed to **Setting Up Your Modem**.

Setting Up Your Modem

1. Click **Setup** on the **PC**Charge menu bar (above the icons). Click **Modem**.

2. If the **Manual Modem Setup** window appears, continue on to step 3. If the **Simple Modem Setup** window appears, click the **Use Manual Modem Setup** button and then continue on to step 3.

3. Select **1200** in the **Baud** section of the **Manual Modem Setup** window.

4. Select your modem's COM port from the **Port** drop-down list.

5. Click the **Detect Modem Settings** button. **PC**Charge will prompt you to specify which modem it should detect. Select your modem and click **OK**. **PC**Charge will attempt to automatically configure your modem settings.

6. Once **PC**Charge is done, check to see if the **Initialization String** is something more than just AT.

- If the **Initialization String** is something more than just AT, perform a test transaction as described in the section **Performing Test Transactions** (see page 89). If the test transaction results in a communications error, return to this section and continue with step 7.

- If the **Initialization String** is only AT, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

7. If you've attempted a test transaction after setting up your modem using the **Detect Modem Settings** button and it didn't work, try the following steps. First, return to the **Manual Modem Setup** window as described in steps 1 and 2.

8. Select WH1 from the **Modem** drop-down list (in the **Modem Initialization** section of the **Manual Modem Setup** window). Click the **Validate** button. **PC**Charge will attempt to validate the settings you've chosen. Click the **OK** button.

9. Perform a test transaction as described in the section **Performing Test Transactions** (see page 89). If the test transaction results in a communications error, return to this section and continue with step 10.

10. Repeat step 8, but use GS Special (instead of WH1) from the **Modem** drop-down list. Perform a test transaction as described in the section **Performing Test Transactions** (see page 89). If the test transaction still results in a communications error, contact **PC**Charge Technical Support at (877) 659-8981.

Technical Details: Most modems are Hayes compatible. This means that they recognize the original Hayes command set. However, many of the newer and faster modems use compression techniques to achieve their high speeds.

While these modems will work fine on most bulletin board systems and dial-up networks designed to operate at these speeds, most financial service networks (credit card processing companies) do not operate at these speeds or use these techniques. Consequently, if you have a new modem that operates at 33.6 baud or 56.7 baud it is very likely you will need to modify the modem's initialization string to force it to connect at 1200 baud, disable data compression, and disable error correction. This information can normally be found in the modem's manual or by contacting the modem manufacturer.

Although we try to provide modem settings for as many modems as possible, new products come out constantly. You may need to call your modem manufacturer and ask them: "How do I get my modem to act like a plain 1200 baud Hayes modem?" In general, if the built-in Windows communications program **HyperTerminal** cannot access the modem then **PC**Charge will not work either. If this is the case, this problem will need to be resolved before **PC**Charge will function properly.

Tested Modems

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
3com	56K v.90 mini PCI Modem (for laptops)	X	X	X				To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections).
AT&T	Dataport Express Part #: 3715-A1-201GVC Model #: F-1114V/R6	X	X	X				To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try the following initialization string: `AT&FS0=0&D2E0V1%C0\N0`
US Robotics	9600 Sportster	X	X	X	X	X	X	To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).
US Robotics	56K PNP EXT Model # 00568602	X	X	X	X	X		To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).
US Robotics	14400 FAX Modem EXT Model # CJE-0265	X	X	X				To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).
Zoom	v.90 USB Model # 3090 A	X	X	X				To set up in **PC**Charge, click the **Detect Modem Settings** button found on the **Manual Modem Setup** window (described in the following **Modem** sections). Also, try using `WH1` (from the **Modem** drop-down list).

Advanced Modem Setup

★	**Simple Explanation:** The **Advanced Modem Setup** window allows you to fine-tune your **PC**Charge modem settings. Almost all of these functions are for use in **PC**Charge troubleshooting with the assistance of a Technical Support Representative. Most users will want to use the default settings. Click the **OK** button to exit the **Advanced Modem Setup** window (this will save any changes you have made).

Dial Prefix: -- Allows you to add a dial prefix to be dialed before dialing the number to your processing company. If your business has to dial a nine or some other number to get an outside line, this is where you would enter it. Add a "," (comma) after the number for a brief pause.

Resp. Delay: -- (Default = 0.2) -- Used for troubleshooting purposes. Do not adjust this value unless directed to do so by a Technical Support Representative.

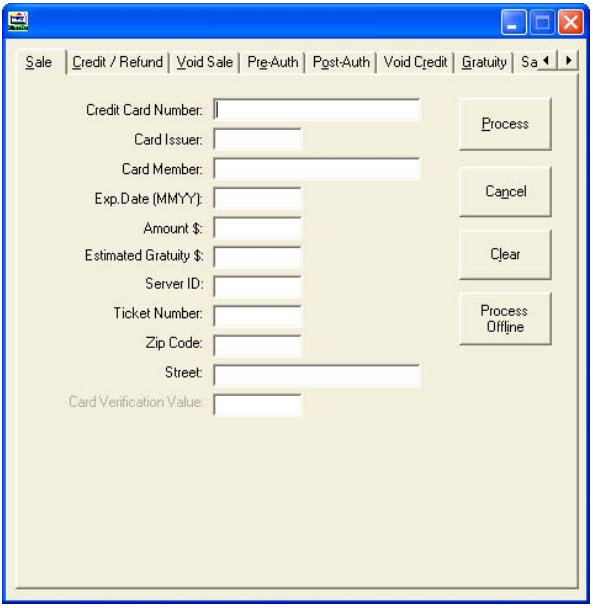
Reinitialize on Redial -- (Default = Unchecked) -- Checking this option will force your modem to reinitialize each time it dials.

Performing Test Transactions

★	**Simple Explanation:** These test transactions will help you to confirm that your modem is set up properly and working with your payment processing company. Since these test transactions will be performed using a live credit card number, actual funds will be transferred to and from your account. If you get an appropriate response from these transactions (as described below), you'll be ready to begin processing "live" transactions using **PC**Charge.

1. Click the **Credit Card Transactions** button. This button is at the far left of the **PC**Charge icon bar (near the top of **PC**Charge's main window).

2. **PC**Charge will display the **Credit Card Transactions** window. It will look similar to the window displayed below, but will may vary slightly from what you see in your copy of **PC**Charge (since different credit card processing companies offer different abilities).



3. You'll need a credit card with an active account (use one that has adequate funds for testing purposes). We suggest that you use your own credit card, since you'll be transferring funds from that card's account to your business' merchant account. Enter the credit card's number into the **Credit Card Number** field. Make sure that you enter the number without spaces or dashes.

4. Click in the white space next to the words **Card Member** and type in the cardholder name exactly as show on the credit card. Look at the **Card Issuer** field. It should now display the type of card being processed (VISA, MC, DISC, etc.). If UnKn is displayed, it means that the card number you've entered is incorrect and that you'll need to re-enter it. After you've re-entered it, click in the white space next to the words **Card Member**. **PC**Charge should display the correct card type in the **Card Issuer** field.

5. Enter the card's four-digit expiration date into the **Exp. Date (MMYY)** field without using spaces or dashes.

6. Enter the number 1 into the **Amount** field without a dollar sign or a decimal point. **PC**Charge will automatically recognize 1 as one dollar. Click the **Process** button.

7. **PC**Charge may ask if the customer's card is present. Click **Yes**. You may be asked if you want to enter a ticket number. Click **No**. Finally, **PC**Charge may ask if you want to enter CPS qualifiers (AVS information). Click **No**.

Technical Details: **PC**Charge is asking if the card is present to determine if you can provide the CVV2/CVC2 number shown on the back of the card (see page 78), which would help you to obtain better per-transaction rates. You would normally provide the ticket number and CPS qualifiers (AVS information) during a "live" transaction to obtain better per-transaction rates (see pages 131 and 75).

8. Watch the status window near the bottom-left of the **PC**Charge main window. This will display the status of the transaction being processed. **PC**Charge will make two attempts to contact the processing company and make a transaction request. Once you've received a **Result** for the transaction, compare it to the four possible scenarios listed below.

   - If the processing company is contacted and the transaction is authorized, **PC**Charge will display a **Result** of CAPTURED and some other information related to that transaction. If you receive a **Result** of CAPTURED, proceed to step 9.

   - If the processing company is contacted and the transaction is not authorized, **PC**Charge will display a **Result** of NOT CAPTURED and a Response indicating the reason for the transaction was not captured. This error message may vary, but some of the likely possibilities are shown below. These indicate that you've successfully processed a test transaction, even though the response shows that the transaction was not authorized. If you receive a **Result** of NOT CAPTURED and one of these responses, proceed to step 13.

     Example Responses: Declined, Lost Card, Stolen Card, Hold-Call, Call for Auth, Pick Up Card

   - If neither attempt at contacting the processing is successful, **PC**Charge will display **Result** of NOT CAPTURED and a communications-related error message for a **Response**. This error message may vary, but some of the likely possibilities are shown below. If you receive a communications-related error message for a **Response**, refer to the section **Manual Modem Setup** (see page 85) and then return to step 1 to re-attempt to authorize the transaction.

     Example Responses: Port Access Error, No Carrier, No Dial Tone, No Answer, Connect Failure, Com Error

- If you received some other error message, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

9. Since you've received a **Result** of CAPTURED, you know that **PC**Charge can successfully "authorize" this card type. Click **OK** on the **Result** window.

Note: This means that $1.00 from the credit card has been reserved or "put on hold". This step in transaction processing is called "authorization". The next step in transaction processing is called "settlement".

Settlement is when your payment processing company instructs your business' bank and the cardholder's bank to initiate the transfer of authorized transaction funds. For some processing companies, this happens automatically. For others, it must be manually initiated. In either case, settlement is a **HIGHLY IMPORTANT** step in payment processing. During "live" processing, you will not receive your funds unless your authorizations are settled. The following steps will take you through settlement of your test transaction.

10. Click the **End of Day Management** button (the "clock" icon). If you only have one credit card merchant account set up in **PC**Charge, proceed to step 11.

    - If you have more than one payment processing account set up in **PC**Charge, select the merchant number whose accounts you wish to settle and click **OK**.

11. Depending on your payment processing company and how it is set up, one of the following scenarios will occur. Since this step is specific to your payment processing company, you may want to refer to your **PC**Charge Appendices.

    - If you are using a terminal-based processing company, **PC**Charge will display the **Settle Batch** window. This window will show the number of transactions in your batch and the balance of the batch. Click **OK** to have **PC**Charge request batch settlement. Continue on to step 12.

    - If you are using a host-based processing company set up for manual batch closure, **PC**Charge will display the **Batch Close** window. This window will show the number of transactions you have processed and the totals for each transaction type. Click **OK** to have **PC**Charge request batch closure. Continue on to step 12.

    - If you are using a host-based processing company set up for automatic batch closure, **PC**Charge will notify you of this. This means that your payment processing company will automatically close your batch at regular intervals (usually at midnight). Click **OK**. Skip ahead to step 13.

12. **PC**Charge will first transmit your batch to the processing company and then display the result of the settlement/closure attempt.

- If you receive a **Result** of `Settlement Accepted` or `Batch Accepted`, you batch has been successfully settled/closed. Continue on to step 13.

- If you receive a **Result** of `Settlement Rejected` or `Batch Rejected`, refer to the section **Manual Modem Setup** (see page 85) and then return to step 10 to re-attempt batch settlement/closure. If adjusting your modem doesn't work, you will need to contact **PC**Charge Technical Support at (877) 659-8981.

13. Now that you've successfully processed a test transaction, you may begin processing live transactions. Before you do, continue on to the next section, **Basic Setup Complete,** to make sure you don't need to complete any other steps.

Note: If you think that your account is set up to process other credit card types (American Express, Discover, MasterCard, etc.), you may also perform test transactions using those credit card types. To test a different credit card type, just repeat steps 1-13 (using the new card type).

Basic Setup Complete

For many users, this completes the process of setting up **PC**Charge. Your credit card processing account has been set up along with the means of communicating with your processing company. The next chapter, **Continuing Setup**, has to do with device setup and some of the extended capabilities of **PC**Charge. You may skip ahead to the **User's Guide** to learn about processing transactions (see page 126), but we **HIGHLY** recommend that you at least review the **PC**Charge features described in **Continuing Setup**.

- If you're only setting up one credit card processing account and you only need to process credit card transactions, setup is complete. As stated above, you may review the **PC**Charge features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 126).

- If you need to set up another credit card processing account, return to the section **Credit Card Processing Company Setup** (see page 54). When you've set up all of your credit card processing companies, you may review the **PC**Charge features described in **Continuing Setup** and then skip ahead to the **User's Guide** (see page 126).

- If you need to set up an external device to work with **PC**Charge, refer to one the following sections.

    - **Card Reader Setup** (see page 96)
    - **Check Reader Setup** (see page 101)
    - **PIN Pad Setup** (see page 103)
    - **Touch Screen Setup** (see page 107)
    - **Report Printer Setup** (see page 108)
    - **Receipt Printer Setup** (see page 109)

Continuing Setup

★	**Simple Explanation:** The features described in this section of the **PC**Charge manual are not essential for basic credit card processing, but they do provide users with a powerful array of tools to use in payment processing. We **HIGHLY** recommend that you at least review the **PC**Charge features described in **Continuing Setup**.

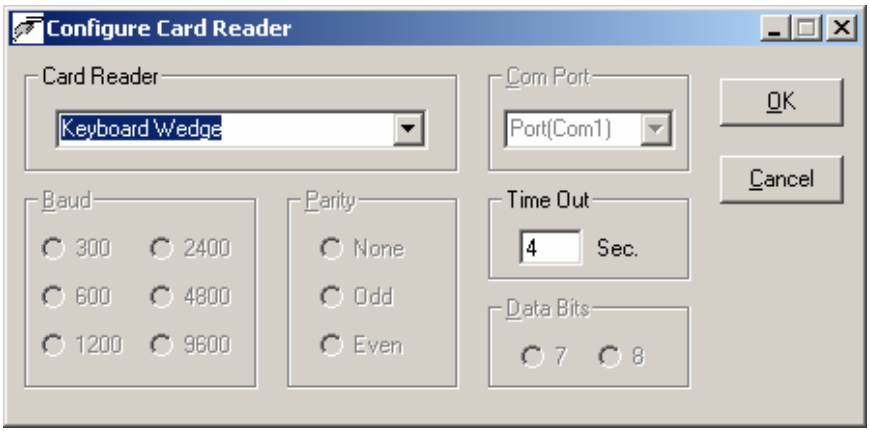
Devices Setup

★	**Simple Explanation:** Review this section if you plan to use a card reader, check reader, PIN pad, report printer, or receipt printer with **PC**Charge. If you do not plan to use one of these devices with **PC**Charge, you may skip ahead to the section **Cashier Privileges Setup** (see page 115).

Card Reader Setup

★	**Simple Explanation:** This window allows you to set up a card reader to "swipe" cards--that is, to read the data stored on the card's magnetic strip by manually passing it through the card reader. If you do not have a card reader installed on your machine, leave this window set to its default setting (as shown below, with **Keyboard Wedge** selected) and skip ahead to the next section, **Check Reader Setup** (see page 101).

☛	**Note:** If you are processing debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Card Reader** option.

2. Click the small drop-down arrow button (to the right of the **Card Reader** field). Select the type of card reader that you'll use with **PC**Charge.

   - **Serial Reader** -- A serial card reader is connected to your computer's COM port by a cord that ends in a 9-pin plug.

   - **Keyboard Wedge** -- A keyboard wedge reader is usually a card swipe device that connects in between your keyboard and your computer. However, the setting **Keyboard Wedge** also refers to keyboards with built-in card readers.

   - **Ingenico 2500** -- The Ingenico 2500 is a unique card reader that operates differently than a standard serial reader or keyboard wedge device.

3. If you've selected **Keyboard Wedge**, complete the following steps:

   - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for a card swipe to be completed. You should not change the default value unless you are experiencing difficulties with your device.

- Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 89), or you may proceed to the next section, **Check Reader Setup** (see page 101).

4. If you've selected **Serial Reader**, Review the **Tested Card Readers** table (at the end of this **Card Reader Setup** section) to determine if there are any special settings recommended for your card reader. Next, complete the following steps:

   - Select the baud appropriate for your serial card reader (the default value is **9600**). This information should be provided by your device's documentation.

   - Select the parity that the serial card reader uses. This information should be provided by your device's documentation.

   - Click the small drop-down arrow button (to the right of the **Com Port** field). Select the COM port of the serial card reader that you'll use with **PC**Charge. Most users can select **Port(Com1)**, but some users may have plugged the device into port 2 and should select **Port(Com2)**.

   - Select the data bits setting appropriate for your serial card reader (the default value is **8**). This information should be provided by your device's documentation.

   - Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 89), or you may proceed to the next section, **Check Reader Setup** (see page 101).

Tested Card Readers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Cherry	Cherry Keyboard MY 7000	X	X					Set up in **PC**Charge as **Keyboard Wedge**. Review the **Note** at the end of this table and refer to your Cherry manual to determine how to configure the following settings: • Enable **Header** for track 1 and set to % • Enable **Terminator** for track 1 and set to ? • Enable **Header** for track 2 and set to ; • Enable **Terminator** for track 2 and set to ?
Cherry	Cherry Keyboard MY 8000	X						

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
IDTech	MiniMag Reader Model# IDMB-334112	X	X	X	X			USB wedge reader. Set up in **PC**Charge as Keyboard Wedge.
IDTech	MiniMag Reader Model# IDMB-333112	X	X	X	X			Keyboard Wedge (connects via PS/2 keyboard). Set up in **PC**Charge as Keyboard Wedge.
IDTech	Serial Model # WCR3321-12	X	X	X				Set up in **PC**Charge as **Serial Reader**. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7
IDTech	USB Model # IDT3331-12U	X	X	X	X			Set up in **PC**Charge as **Keyboard Wedge**.
IDTech	VersaKey Keyboard Model# IDKA-334333	X	X	X	X	X	X	USB Keyboard. Set up in **PC**Charge as Keyboard Wedge.
IDTech	VersaKey Keyboard Model# IDKA-234112	X	X	X	X			USB Keyboard. Set up in **PC**Charge as Keyboard Wedge. For Windows Server 2003, download Drivers from **http://idtechproducts.com**. For Windows Vista, you must first boot computer with a different keyboard attached, and then plug in. Vista will automatically install the drivers.
IDTech	VersaKey Keyboard Model# IDKA-233112	X	X	X	X			PS/2 Keyboard. Set up in **PC**Charge as Keyboard Wedge.
IDTech	Model IDMB-334133	X	X	X	X	X	X	Set up in **PC**Charge as Keyboard Wedge.
Ingenico	eN-Check 2500	X	X	X				Set up in **PC**Charge as **Ingenico 2500**. See note at end of this table.
MagTek	Maxi Micr	X	X	X	X			Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
MagTek	Mini Micr	X	X	X	X			Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
RDM	EC7000i	X	X	X	X	X	X	Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
SEMTEK	Model 9272USB	X	X	X				Set up in **PC**Charge as **Keyboard Wedge**.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Uniform Industrial	USB Model MSR210U-33AUBN	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**.
VeriFone	MX830	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality.
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.
VeriFone	**PC**Charge Performer [SC 5000 (MAC *or* DUKPT)]	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Smart card reader functionality is not supported. Windows 7 was only tested with SC 5000 DUKPT.
VeriFone	VSP200	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality.
VeriFone	V^X810 (MAC *or* DUKPT)]	X	X	X	X	X	X	Set up in **PC**Charge as **Keyboard Wedge**. This device is a combined PIN pad and card reader. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Smart card reader functionality is not supported.

Note: Every Ingenico 2500 was manufactured in one of two possible configurations: as a standalone check reader, or as a check reader with an integrated card reader. If you have an Ingenico 2500 card/check reader and want to use the card reader component of that device, select the option **Ingenico 2500**. You are not required to use the integrated Ingenico card reader; you may use a separate card reader.

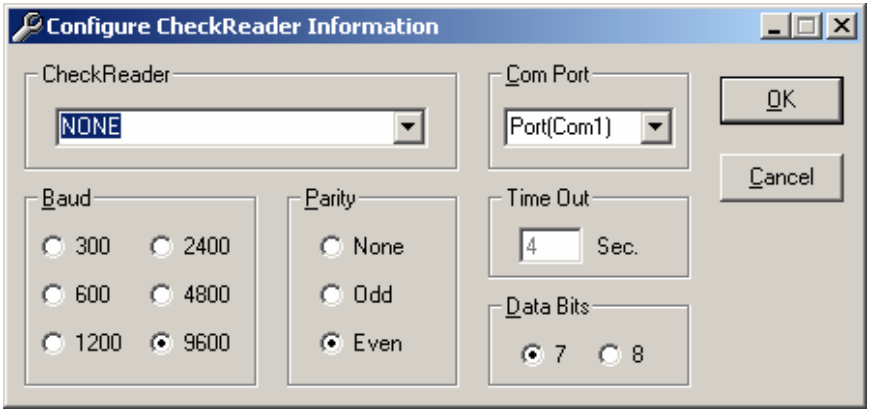
Note: The following example text shows the correct format of a swiped transaction after a Cherry keyboard device has been properly configured. You can use Microsoft's Notepad to view a swiped transaction.

```
%B6011000998980019^DISCOVERY / JD^0412123456?
;6011000998980019=0412123456?
```

Additionally, Cherry Electronics has created a page on their website that details the setup of the Cherry Keyboard MY 7000/8000.
http://support.cherry.de/english/new_faqkb.asp?faqkbid=237

Check Reader Setup

★	**Simple Explanation:** This window allows you to set up a check reader to scan check information. If you do not have a check reader installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the section **PIN Pad Setup** (see page 103).



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Check Reader** option.

2. Click the small drop-down arrow button to the right of the **Check Reader** field. Select the check reader that you'll use with **PC**Charge.

3. Review the **Tested Check Readers** table (at the end of this **Check Reader Setup** section) to determine if there are any special settings recommended for your check reader.

4. Complete the following steps. Depending on the check reader you select, some or all of the described fields in the following steps may not be available. You only need to complete those that are accessible to you.

   - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the check reader that you'll use with **PC**Charge. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

   - Select the baud appropriate for your check reader (the default value is **1200**). This information should be provided by your device's documentation.

   - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for input from the check reader. You should not change the default value unless you are experiencing difficulties with your device.

   - Select the parity that the check reader uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your check reader (the default setting is **7**). This information should be provided by your device's documentation.

5. Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 89), or you may skip ahead to the section **PIN Pad Setup** (see page 103).

Tested Check Readers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

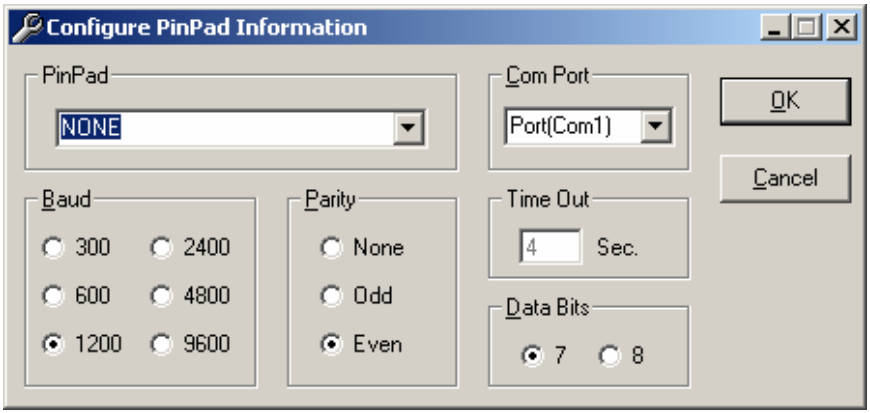
Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Ingenico	eN-Check 2500	X	X	X				Check and card swipe device. Set up in **PC**Charge as **Ingenico eN-Check 2500**.
Ingenico	eN-Check 2600 (must be in RDM emulation mode)	X	X	X				Set up in **PC**Charge as **RDM EC5002i**. • **Parity** = None • **Data Bits** = 8 Check the section on your processing company in **Appendix C** for information on check scanning. Also, review the section **Upload Check Images** (see page 222).
MagTek	Maxi Micr	X	X	X	X			Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
MagTek	Mini Micr	X	X	X	X			Check and card swipe device. Set up in **PC**Charge as **Keyboard Wedge**.
RDM	EC5002i	X	X	X				Set up in **PC**Charge as **RDM EC5002i**. • **Parity** = None • **Data Bits** = 8 Check the section on your processing company in **Appendix C** for information on check scanning. Also, review the section **Upload Check Images** (see page 222).
RDM	EC7000i	X	X	X	X	X	X	Check and card swipe device. Set up in **PC**Charge as **RDM EC7000i**. • **Parity** = None • **Data Bits** = 8 Check the section on your processing company in **Appendix C** for information on check scanning. Also, review the section **Upload Check Images** (see page 222).

PIN Pad Setup

★	**Simple Explanation:** This window allows you to set up a PIN Pad for accepting debit transactions. If you do not have a PIN Pad installed on your machine, leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Touch Screen Setup** (see page 107).

☛	**Note:** If you plan to process debit card transactions, you'll need to have a card reader and PIN Pad connected to your computer.



1. Click **Setup** on the menu bar. Click the **Devices** option. Click the **Pin Pad** option.

2. Review the **Tested PIN Pads** table (at the end of this **PIN Pad Setup** section) to determine if there are any special settings recommended for your PIN pad.

3. Click the small drop-down arrow button to the right of the **PIN Pad** field. Select the PIN Pad that you'll use with **PC**Charge. Depending on the **PIN Pad** selected, you may not need to set up all (or any) of the following fields.

    - Click the small drop-down arrow button to the right of the **Com Port** field. Select the COM port of the PIN pad that you'll use with **PC**Charge. Most users can select `Port(Com1)`, but some users may have plugged the device into port 2 and should select `Port(Com2)`.

    - Select the baud appropriate for your PIN pad (the default value is **1200**). This information should be provided by your device's documentation.

    - Notice the default **Time Out** value (4 seconds). This value determines how long **PC**Charge waits for input from the PIN pad. You should not change the default value unless you are experiencing difficulties with your device.

- Select the parity that the PIN pad uses (the default setting is **Even**). This information should be provided by your device's documentation.

- Select the data bits setting appropriate for your PIN pad (the default setting is **7**). This information should be provided by your device's documentation.

- If you've selected the **VeriFone SC 5000 (MAC)** or **VeriFone V^{X}810 (MAC)** as your **PinPad**, select the appropriate debit card processor and then click the **Key Change** button that appears under the **Cancel** button. **PC**Charge will contact your processing company and synchronize your PIN pad's key with what your processing company has set up for your debit account. Your Canadian debit account must be the active merchant number at the time of the Key Change request.

4. Click **OK** to save these settings and return to the main **PC**Charge window. You may now perform a test transaction using your device (see page 89), or you may proceed to the next section, **Touch Screen Setup** (see page 107).

Tested PIN Pads

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Note: Some PIN pads will only work with certain payment processing companies. Check with your processing company and/or merchant service provider to determine which PIN pads are available for you to use.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Ingenico	3010	X	X	X				Set up in **PC**Charge as **Ingenico 3010**.
Ingenico	eN-Crypt 2100	X	X	X				Set up in **PC**Charge as **eN-Crypt 2100**.
VeriFone	1000	X	X	X	X			Set up in **PC**Charge as **VeriFone 101/1000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
VeriFone	1000 SE	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone 101/1000**. **Windows 7/2008 and all Windows 64-bit Users:** see **Note** at end of table. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out =** 4
VeriFone	1000 SE USB	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone 101/1000**. **Windows 7/2008 Users:** see **Note** at end of table. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	2000	X	X	X				Set up in **PC**Charge as **VeriFone 2000**. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	Everest	X	X	X				Set up in **PC**Charge as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	Everest Plus	X	X	X				Set up in **PC**Charge as **VeriFone Everest**. Device must be on COM port 1. Requires device drivers from VeriFone.
VeriFone	MX830	X	X	X	X	X	X	Serial only device. Set up in **PC**Charge as **MX830**. • **Baud** = 115200 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 9
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

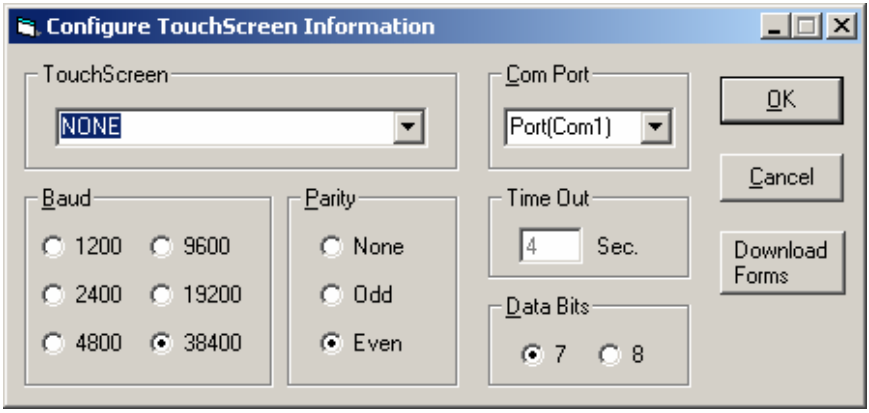
Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
VeriFone	**PC**Charge Performer [SC 5000 (MAC)]	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone SC 5000 (MAC)**. Canadian debit processing only. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	**PC**Charge Performer [SC 5000 (DUKPT)]	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone SC 5000**. American debit processing only. • **Baud** = 1200 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	VSP200	X	X	X	X	X	X	This device is only compatible with the Elavon payment processing network. Set up in **PC**Charge as **VeriFone V^{X}810**. American debit processing only. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4
VeriFone	[V^{X}810 (MAC)]	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone V^{X}810 (MAC)**. Canadian debit processing only. • **Baud** = 9600 • **Parity** = None • **Data Bits** = 8 • **Time Out** = 4
VeriFone	V^{X}810	X	X	X	X	X	X	Set up in **PC**Charge as **VeriFone V^{X}810**. American debit processing only. • **Baud** = 9600 • **Parity** = Even • **Data Bits** = 7 • **Time Out** = 4

Note for Windows 7 and 2008 Users: Windows 7 and 2008 have been tested to work with all VeriFone PP1000se devices with part numbers higher than 170. **Example:** P003-**180**-02-USA. Windows 7 and 2008 have also been tested to work with VeriFone PP1000se USB (P/N P003-190-02-WWE). This device is powered solely by the USB cable, unlike other PP1000se devices.

Note for All Windows 64-bit Users: Only VeriFone PP1000se P/N P003-180-02-USA was tested. There is currently no 64-bit driver for the USB powered VeriFone PP1000se P/N P003-190-02-WWE device (as of 06/07/10).

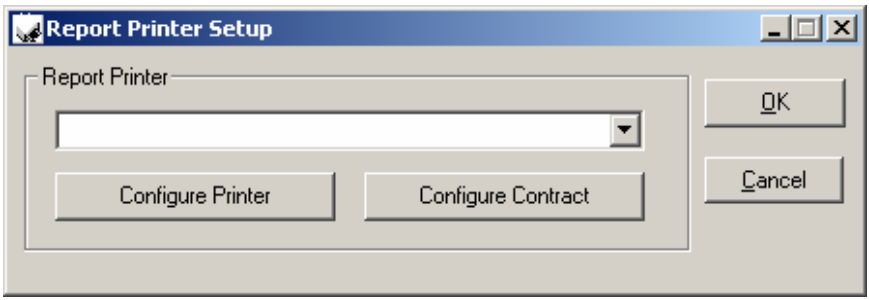
Touch Screen Setup

★	**Simple Explanation:** **PC**Charge no longer supports touch screens. Leave this window set to its default setting (as shown below, with **NONE** selected) and skip ahead to the next section, **Report Printer Setup** (see page 108).



Report Printer Setup

★	**Simple Explanation:** This window allows you to set up a standard Windows-compatible printer to print **PC**Charge reports and contracts. If you do not have a printer or you simply do not want to print reports, leave this window set to its default setting (as shown below) and skip ahead to the next section, **Receipt Printer Setup** (see page 109).



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Report** option.

2. Click the small drop-down arrow button to the right of the **Report Printer** field. Select the printer that **PC**Charge will use to print reports and contracts.

3. Click the **Configure Printer** button. **PC**Charge will cause Windows to display the configuration window for the printer selected in the **Report Printer** field.

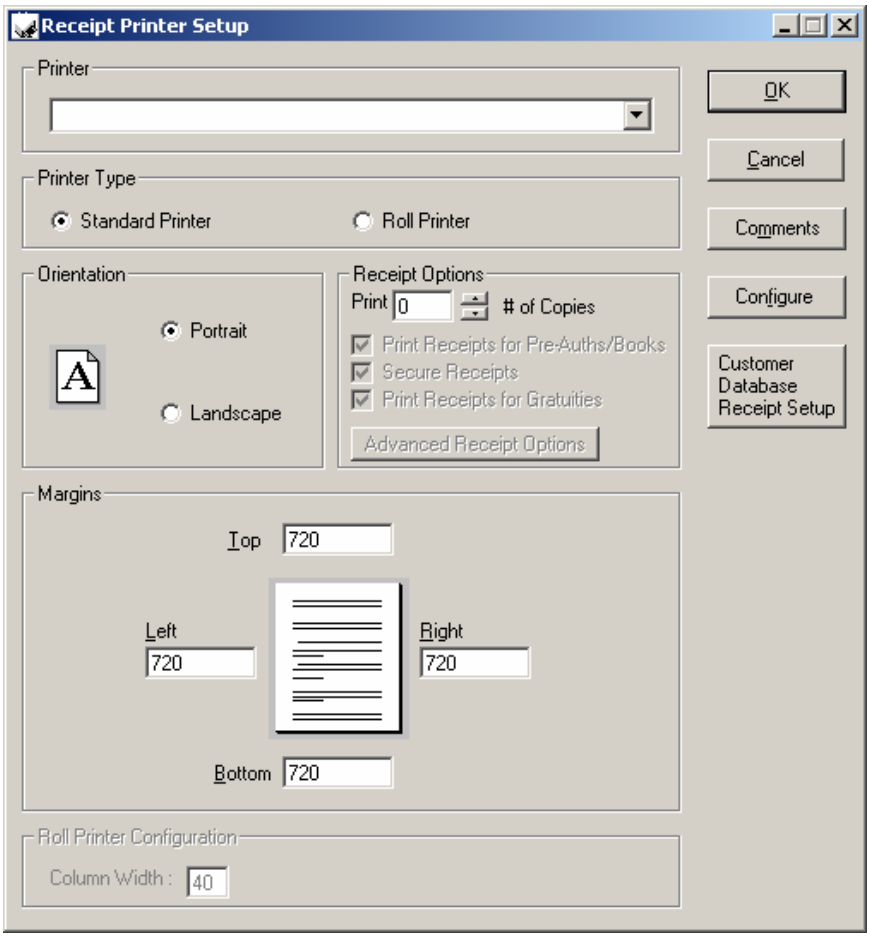
4. Review the configuration window and make sure the correct settings have been configured for your printer. You may want to refer to your printer's documentation. Click the **Print** button when you're done to return to the **Report Printer Setup** window.

5. The **Configure Contract** button configures contracts printed for **PC**Charge's recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now.

6. Click the **OK** button to return to the main **PC**Charge window. You may now print out a test report using the instructions given in the section **Reports** (see page 226), or you may proceed to the next section, **Receipt Printer Setup** (see page 109)

Receipt Printer Setup

★	**Simple Explanation:** This window allows you to set up a standard Windows-compatible printer or a receipt printer to print **PC**Charge receipts. If you do not have a printer or you simply do not want to print receipts, leave this window set to its default settings (as shown below) and skip ahead to the section **Cashier Privileges Setup** (see page 115).



1. Click **Setup** on the menu bar. Click the **Printer** option. Click the **Receipt Printer** option.

2. Review the **Tested Receipt Printers** table (at the end of this **Receipt Printer Setup** section) to determine if there are any special settings recommended for your receipt printer.

3. Click the small drop-down arrow button to the right of the **Printer** field. Select the printer that **PC**Charge will use to print receipts.

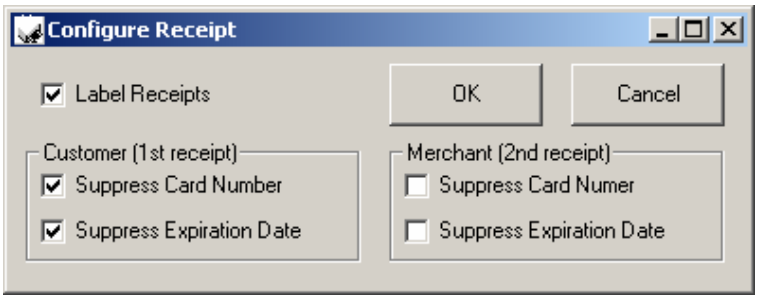
4. Depending on the kind of printer you have, select either **Standard Printer** or **Roll Printer**. A standard printer is a typical 8½" x 11" desktop printer. A roll printer is a type of printer specifically designed to print out small format receipts (like those commonly received at most stores and businesses).

5. In the section labeled **Receipt Options**, specify the **# of Copies** you want to print.

6. You now have the option to uncheck the box labeled **Print Receipts for Pre-Auths/Books**. Pre-auth transactions "set money aside" on a customer's credit card without actually initiating the transfer of funds from the customer's account to your account. These transaction types are often used when the exact final amount of the transaction is not known. Unchecking this box makes **PC**Charge not print out receipts for these two transaction types.

7. You may choose to uncheck the box labeled **Secure Receipts**.

★	**Simple Explanation:** If you want the credit card number on all receipts to be "masked" (covered with X's), leave this checked and skip ahead to step 8. If you want a masked customer receipt and an unmasked merchant receipt, read the rest of this step.



Unchecking this box turns off the **PC**Charge feature that masks the credit card number on receipts, but it also allows you access to another **PC**Charge feature: the ability to have a masked customer receipt and an unmasked merchant receipt.

- After you uncheck the box labeled **Secure Receipts**, click the **Advanced Receipt Options** button.

- Put a check in the box labeled **Label Receipts** if you want to have a label printed at the bottom of your receipts. If this box is checked, the first receipt will be labeled `Customer Copy`. The second receipt will be labeled `Merchant Copy`. Any subsequent receipts for the same transaction will be labeled `Copy #`, with # representing the order of its printing. **Example: # of Copies** was set to 3. The first receipt printed for a transaction after the `Merchant Copy` is printed would be `Copy 1`, and the second would be `Copy 2`.

- If you don't want the receipts to display the customer's card number or expiration date, put checks in the boxes labeled **Suppress Card Number** and **Suppress Expiration Date**. If you want a certain item of information displayed, uncheck the box next to the appropriate option.

- Click the **OK** button to return to the **Receipt Printer Setup** window.

8. You now have the option to uncheck the box labeled **Print Receipts for Gratuities**. Gratuity (tip) transactions are used when the actual gratuity amount is known after the original corresponding sale transaction (including an estimated gratuity amount) has been processed. Unchecking this box makes **PC**Charge not print out receipts for this transaction type.

9. If you selected **Standard Printer** for your **Printer Type**, configure the following settings:

    - Select the **Orientation** that you want for your printed receipts. You may select a **Portrait** or **Landscape** orientation.

    - Set your **Margins**. The values for the margins are displayed in twips. There are 1440 twips in an inch, so the default setting of 720 twips is equal to one-half of an inch. The margin settings allow you to place the receipt information in different areas of the page to permit the use of preprinted invoices. We recommend that you leave these settings at their default values. You should wait until you see your printed receipts before you modify these values.

    - The **Configure Contract** button configures contracts printed for **PC**Charge's recurring billing functionality. It does not apply to standard report printer setup, so you may safely ignore it for now. Skip ahead to step 10.

10. If you selected **Roll Printer** for your **Printer Type**, configure the following settings:

    - Set this value to the column width appropriate for your roll printer. The default value (40 characters) will be acceptable for most users. You should wait until you see your printed receipts before you modify this value.

11. Click the **Comments** button. **PC**Charge will display the **Receipt Comment Setup** window. This feature allows you to include a customized message at the end of your receipt. The comment section can be up to five (5) lines long, with each line being no longer than forty (40) characters. Click **OK** to save your comments.

12. Click the **OK** button to return to the main **PC**Charge window. You may now print out a test receipt by completing a test transaction (see page 89), or you may proceed to the next section, **Example Receipt With Comments** (see page 114).

Tested Receipt Printers

We test **PC**Charge with a wide range of hardware in a variety of conditions. If you have hardware not shown on this list and are able use it successfully with your copy of **PC**Charge, please contact us at feedback@pccharge.com and inform us of your results.

Set up each device as specified in the **Notes** column. If no additional information is given (other than the device to be selected from the drop-down list in **PC**Charge), use the default settings listed above.

Note: Windows' generic text printer drivers were used for all printers that were tested on Windows 2003.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
Citizen	CBM 1000	X	X	X				Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Citizen	iDP 3550	X	X	X				Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Citizen	CPM 10 (without card reader)	X	X					Thermal printer, portable device. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	SP2000	X	X	X				Manual tear-off. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP143U	X	X	X				Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP643C	X	X	X				Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40.
Star Micronics	TSP700	X	X	X	X	X	X	Automatically cut-off. Thermal printer. Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 40. **All Windows 64-bit Users:** see **Note** at end of table.
Epson	M129C TM-T88IIIP	X	X					Drivers available online. Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TM-T90	X	X					Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 39.
Epson	TMU220B	X	X					Set up in **PC**Charge as **Roll Printer**. Set the **Column Width** to 45.

Manufacturer	Product	2000	XP	2003	Vista	2008	7	Notes
VeriFone	**PC**Charge Partner	X	X	X	X			Set up in **PC**Charge as **PCCharge Partner**. This device is a combined PIN pad, card reader, and receipt printer. You must set up the PIN pad functionality of this device prior to setting up any other functionality. Consult the documentation included with this device to determine how to set it up.

Note for All Windows 64-bit Users: The Star Micronics TSP700 printer was tested using with Windows' Generic Text Printer drivers. There are no 64-bit device drivers for this printer available from the manufacturer.

Example Receipt With Comments

Note: In this view, the **Secure Receipts** option is enabled.

My Company
112 Ocean Avenue
Anytown, NY 11708

Date: 10/09/74 Time: 12:00:00

Sale

Result:	CAPTURED
Auth No:	ABC123
Sequence #:	4901
TroutD:	4901
Ticket No:	21
Account No:	XXXXXXXXXXXX1015
Magnetic Card Present	
Card Issuer:	MC
Card Member:	Tanaka Flicknetty
Exp Date:	XXXX
Amount:	$1.00

Signature X……

I Agree to Pay Above Total Amount
According to Card Issuer Agreement
(Merchant Agreement if Credit Voucher)

Thank you for choosing this business
We hope that you will return again

Customer Copy

Cashier Privileges Setup

Simple Explanation: **PC**Charge Payment Server has the ability to support several "cashiers" accessing **PC**Charge, each with a configurable level of access.

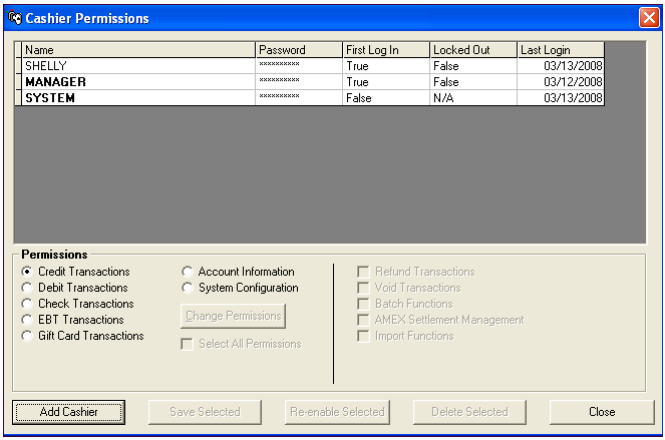
If you think you'll be running **PC**Charge on a single computer with multiple users accessing that computer, and you want to support different levels of access, we recommend that you review this section. Otherwise, proceed to the next section, **Remove TID Number** (see page 124).

Note: **System** is the only user who can set up and modify Cashier Privileges.

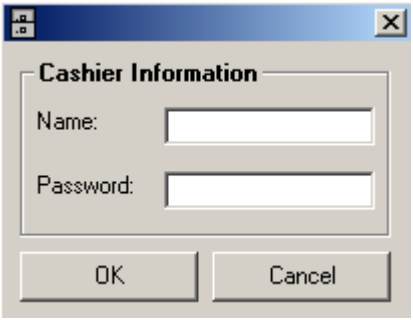
Before you can decide which functions you want to make available to cashiers, you'll need to understand how to use **PC**Charge. We recommend that you return to this section after you've reviewed the section **User's Guide** (see page 126). In the meantime, you can look over the functions and abilities listed in this section.

Adding a Cashier

1. Log in as **System**. Click **Setup** on the menu bar. Click the **Cashier Privileges** option. Any existing cashiers will be listed in this window, along with their date of **Last Login** and whether they have had their **First Login** or are currently **Locked Out**.

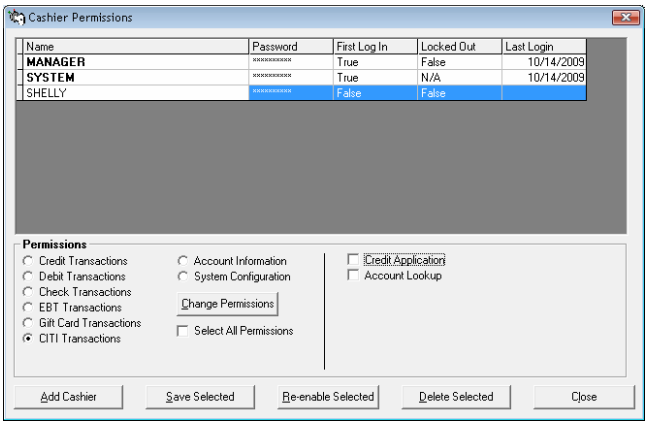


2. Click the **Add Cashier** button.



3. Enter a **Cashier Name** (20 characters maximum). Enter an initial **Password** [case-sensitive and must be complex: minimum 7 characters, must have at least one upper case character, one numeric character, and one special character (e.g., @, $, %, etc.)]. Click **OK**. You will receive a confirmation message. Click **OK** again. The new cashier will be prompted to Create and Confirm a new Password upon first login.

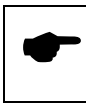
4. Cashiers default to having only permission to run **Sale** transactions. All other permissions need to be granted by the **System** user.



Click on the radio button corresponding to the **Permissions** to be granted. Click on **Change Permissions** to enable permission options for the selected cashier.

- **Credit Transactions** -- Allows a cashier to perform selected credit card transactions (see page 131).
- **Debit Transactions** -- Allows a cashier to perform selected debit card transactions (see page 149).
- **Check Transactions** -- Allows a cashier to perform selected check transactions (see page154).
- **EBT Transactions** -- Allows a cashier to perform selected EBT card transactions (see page 160).
- **Gift Card Transactions** -- Allows a cashier to perform selected gift card transactions (see page 168).

- **CITI Transactions** -- Allows Credit Application and Account Lookup permissions to be granted to cashiers. For use with CITI processor



Note: The **System** user cannot run anything in the transactions lists. Therefore, the above permissions are disabled if **System** is selected.

- **Account Information** -- Allows a cashier to access Account Information and run Reports. Cashier may perform Customer Database entry and access Customer Database accounts.
- **System Configuration** -- Allows a cashier to perform System Configuration, Merchant Setup, Transaction Archive/Purge, Hardware Configuration, and System Shutdown. Cashier may access User Information.

Some of the following gift card transaction types are not supported by all gift card processing companies. Refer to the **PC**Charge Appendices to determine which gift card transaction types are available to your gift card processing company. You may also refer to the section **Gift Card Transaction Processing** to learn about gift card processing in general (see page 168).

- **Increment** -- Allows a cashier to perform a gift card Increment transaction.
- **Cancel/Void** -- Allows a cashier to perform a gift card Cancel or Void transaction.
- **Activate** -- Allows a cashier to perform a gift card Activate transaction.
- **Register** -- Allows a cashier to perform a gift card Register transaction.
- **Points** -- Allows a cashier to perform a gift card points-based transaction.
- **Balance Merge** -- Allows a cashier to perform a gift card Balance Merge transaction.
- **Balance Adjustment** -- Allows a cashier to perform a gift card Balance Adjustment transaction.
- **Balance Transfer** -- Allows a cashier to perform a gift card Balance Transfer transaction.
- **Report Lost/Stolen** -- Allows a cashier to perform a gift card Report Lost/Stolen transaction.
- **Cash-Out** -- Allows a cashier to perform a gift card Cash-Out transaction.

5. Click the **Save Selected** button to save the settings for the currently selected cashier. Click the **Close** button to exit the **Cashier Permissions** window.

6. **Reenable Selected** will reenable a cashier who has been locked out. **Delete Selected** will delete the selected cashier.

Logging in and Out of a Cashier's Account

After you've activated at least one account (even if it's only the System account), you will be prompted to enter a **Username** and **Password** whenever **PC**Charge is started. You may also log in and out of an account by clicking the **Log On/Off** button on the **Icon Bar**. This icon is immediately to the left of the help icon.

Manager Override Password

The **Manager Override Password** window is displayed when a cashier (Shelly) tries to access a function that she has not been given permission to access. The **Manager** or **System** user – or even another cashier who has permissions for that particular function -- can override that protection by entering their **User Name** and **Password**. The first cashier (Shelly) is granted access to that function for that one instance. If she needs to perform that function again, another override would be required.

The **Audit** report lists all permissions that were overridden and the individuals who temporarily overrode them.

Editing a Cashier's Account

1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option. Any existing cashiers will be listed in this window, along with their date of **Last Login** and whether they have had their **First Login** or are currently **Locked Out**.

	Note: Cashiers will have their date of **Last Login** stored by **PC**Charge. Cahiers that have not logged in within the last 90 days will be deleted upon startup of **PC**Charge. If an incorrect password is entered five times in a row at login, then the cashier will be locked out until re-enabled by the **System** user. If the **System** user attempts to enter an incorrect password five times, **PC**Charge will be locked for 30 minutes. If **PC**Charge is idle for the amount of time configured as the **Inactivity Timeout**, then the current cashier will be logged out.

2. Click on the row of the cashier you wish to edit.

3. To change permissions, click on the radio button corresponding to the **Permissions** to be granted. Click on **Change Permissions** to enable permission options for the selected cashier. Click on the check boxes for the transactions you wish to select. Click on **Select All Permissions** to select all transactions for the radio button selected.

4. To change a cashier's password, select the cashier and press Enter. The **Cashier Information** box will appear. Enter a new Name or Password.

5. Click the **Save Selected** button to save the settings for the currently selected cashier. Click the **Close** button to exit the Cashier Permissions window.

6. **Reenable Selected** will reenable a cashier who has been locked out. **Delete Selected** will delete the selected cashier.

Deleting a Cashier's Account

Note: You cannot delete the **System** user. To disable this user, delete the password from the **Preferences** window (see page 42). Note that deleting the **System** user will disable cashier permissions for all cashiers. You also cannot delete the **Manager** user once it has been created.

1. Click **Setup** on the menu bar. Click the **Cashier Privileges** option.

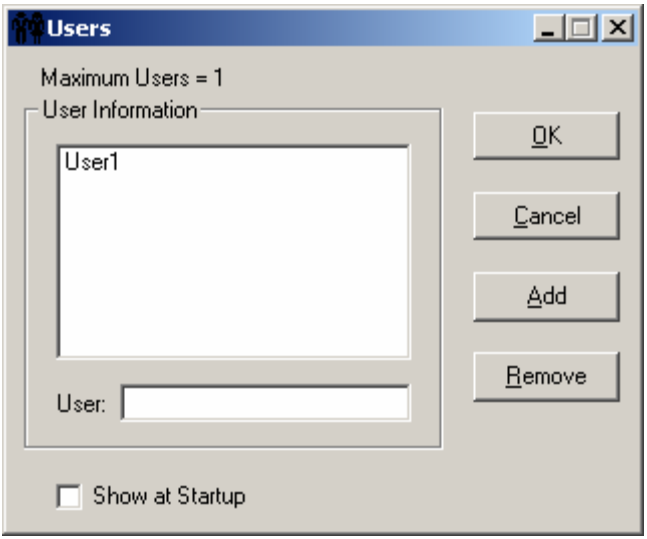
2. Click to select the cashier you wish to delete.

3. Click **Delete Selected** to delete the selected cashier.

4. **PC**Charge will warn you that the cashier scheduled for deletion will be removed. Click **Yes** to confirm. **PC**Charge will display a pop-up window with the message "xxxx has been deleted." Click **OK** to return to the **Cashier Permissions** window.

Users Setup

★	**Simple Explanation:** **PC**Charge Payment Server has the ability to support several "users" from separate computers connecting to the central **PC**Charge Payment Server installation, using either **PC**Charge Client or some third party software integrated with **PC**Charge. Most users do not need to access this window. If you are in such a situation and need to set up **PC**Charge user licenses, follow the instructions given in this section. Otherwise, proceed to the next section, **Private Label Card Setup** (see page 122).



☛	**Note:** When **Show at Startup** option is checked, the **User** that is highlighted in the **User Information** box will be used as the default user this **PC**Charge location.

Adding a User

1. Click **Setup** on the menu bar. Click the **Users** option. Type in a unique user name in the box labeled **User**. Click the **Add** button.

2. If you don't already have user licenses registered for this copy of **PC**Charge, you'll be warned that the maximum number of users has been exceeded.

   - If you receive this warning, click **Yes**. **PC**Charge will prompt you to enter a security code. This number is available from **PC**Charge Technical Support or you can go to register.pccharge.com to get the security code online. You will need an additional user serial number as well as the system code for either option.

3. Click the **OK** button to exit the **Users** window.

Deleting a User

WARNING: The default user is `User1`. You should not delete or rename this user unless directed to do so by Technical Support. Deleting or renaming this user may result in **PC**Charge not being able to process transactions.

1. Click **Setup** on the menu bar. Click the **Users** option.

2. Select the user you want to delete. Click the **Remove** button.

3. **PC**Charge will prompt you to insert your configuration disk into your floppy drive. Do so and click **OK**. If you do not have a configuration disk, you may click **Cancel**.

4. Click the **OK** button to exit the **Users** window.

Note: After removing a user, your maximum number of users will remain the same. You can add a new user to take the place of the one you just removed.

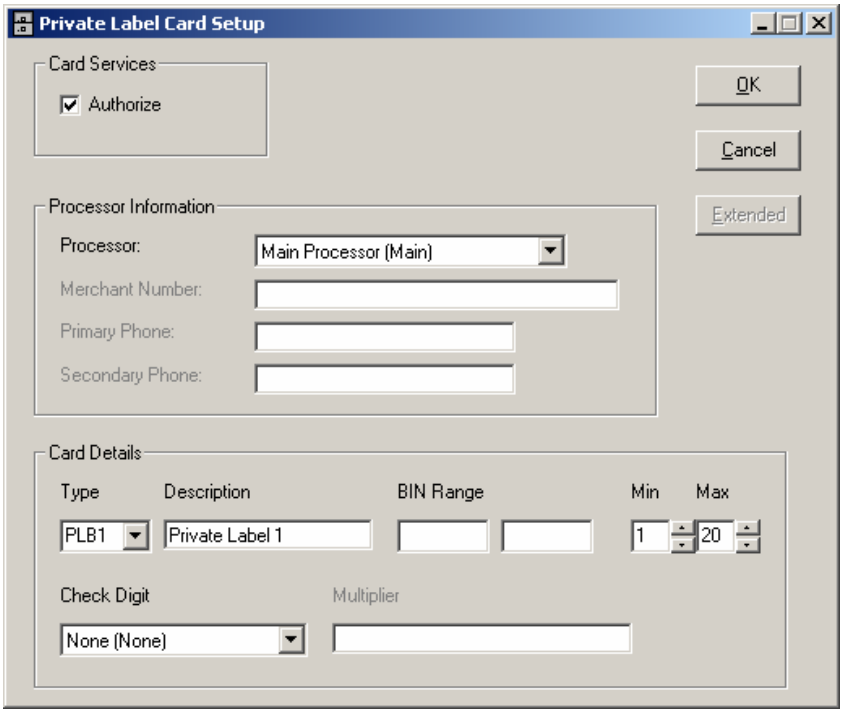
Private Label Card Setup

Simple Explanation: The **Private Label Card Setup** window allows you to activate and configure **PC**Charge's ability to handle process label card transactions. Private label cards are credit cards that are not issued by major issuers like Visa, MasterCard, American Express, Discover, etc. Private label cards are typically issued by department stores, large chain stores, and specialty chain stores.

If you need to accept private label cards, first check with your merchant service provider or processing company to make sure your account is configured to accept private label cards. Next, follow the instructions given below.

If you **DO NOT** need to accept private label cards, skip ahead to the section **Remove TID Number** (see page 124).

WARNING: Most users should not make any changes to this window.



1. To access the **Private Label Card Setup** window, click **Setup** on the menu bar. Click the **Merchant Setup** option. Click the **Private Label** option.

2. Put a check next to the box labeled **Authorize**. This will activate **PC**Charge's ability to handle private label card transactions.

3. Click the small drop-down arrow button (to the right of the **Processor:** field). Select the processor that will handle your **Private Label Cards**.

4. Enter the **Merchant Number** you'll use to process the private label cards.

5. Enter the **Primary Phone** and **Secondary Phone** numbers that will be dialed during an attempted transaction. This information is available from your merchant service provider or your processing company.

6. Click the small drop-down arrow button to the right of the **Type** field. Select the type of **Private Label Card** you'll be using. This information is available from your merchant service provider or your processing company.

7. Enter a **Description** for the private label card.

8. Enter a starting and ending **BIN Range** that will encompass the numerical range of private label cards that you will accept. This information is available from your merchant service provider or your processing company.

9. Enter the **Min** (minimum) and maximum (**Max**) number of digits in the private label card. This information is available from your merchant service provider or your processing company.

10. Specify the **Check Digit** routine that is used to verify that the private label card is a valid credit card. This information is available from your merchant service provider or your processing company.

    - If you've specified a **Check Digit**, enter the **Multiplier** to be used in the check digit routine.

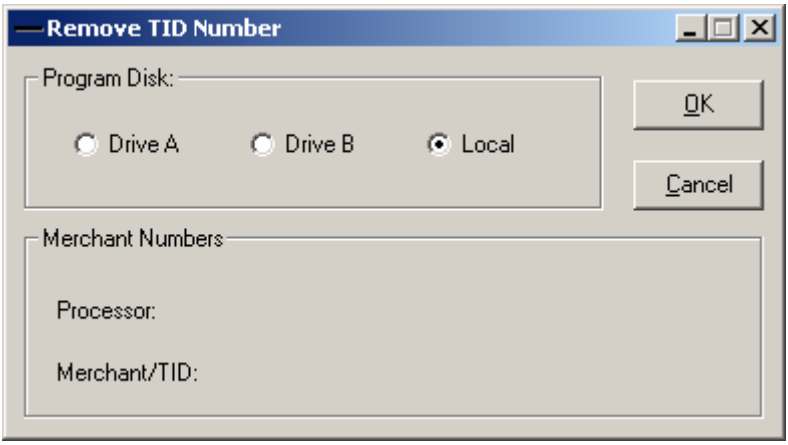
11. Depending on the **Processor** you selected, the **Extended** button may be accessible. If it is, click it. Fill out the **Extended Data Fields** that appear, using information available from your merchant service provider or your processing company.

12. **PC**Charge has now been set up with the ability to process label card transactions. Click **OK** to return to the **PC**Charge main window.

Remove TID Number

★	**Simple Explanation:** The **Remove TID Number** window allows you to remove a merchant account number from your software. If you **DO NOT** need to remove a merchant number from **PC**Charge, skip ahead to the section **Numbers Setup** (see page 125).

STOP	**WARNING:** Do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PC**Charge.



1. To access the **Remove TID Number** window, click **Setup** on the menu bar. Click the **Credit Card Company** option. Click the **Remove** button

2. Select a **Program Disk** location. Most users should select **Local** (since PCCharge is usually run from a computer's hard drive). If you received **PC**Charge on 3½" or 5¼" floppy disks, insert the main program disk and select **Drive A** or **Drive B** (the drive now containing the program disk).

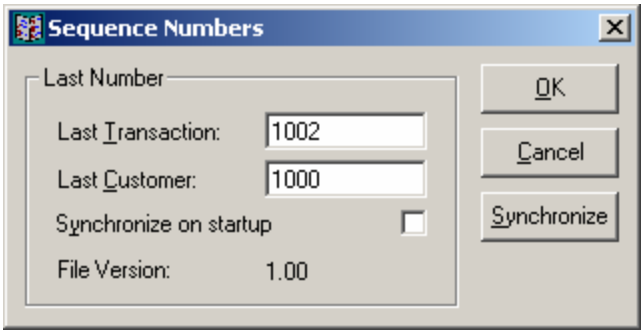
3. Verify that the **Merchant Number** you wish to remove is shown here. Again, do not perform this operation unless you are absolutely sure you wish to do so. Your merchant number will be permanently removed from **PC**Charge.

4. Click **OK** to permanently remove your **Merchant Number**.

Numbers Setup

★	**Simple Explanation:** The **Sequence Numbers** window allows you to re-synchronize certain internal **PC**Charge database values. Most users will never need to use this window. Skip ahead to the section **User's Guide** (see page 126).

STOP	**WARNING:** Changing these two fields can cause numerous errors in normal software operation. You should not make any changes to the **Sequence Numbers** window unless directed by a Technical Support Representative.

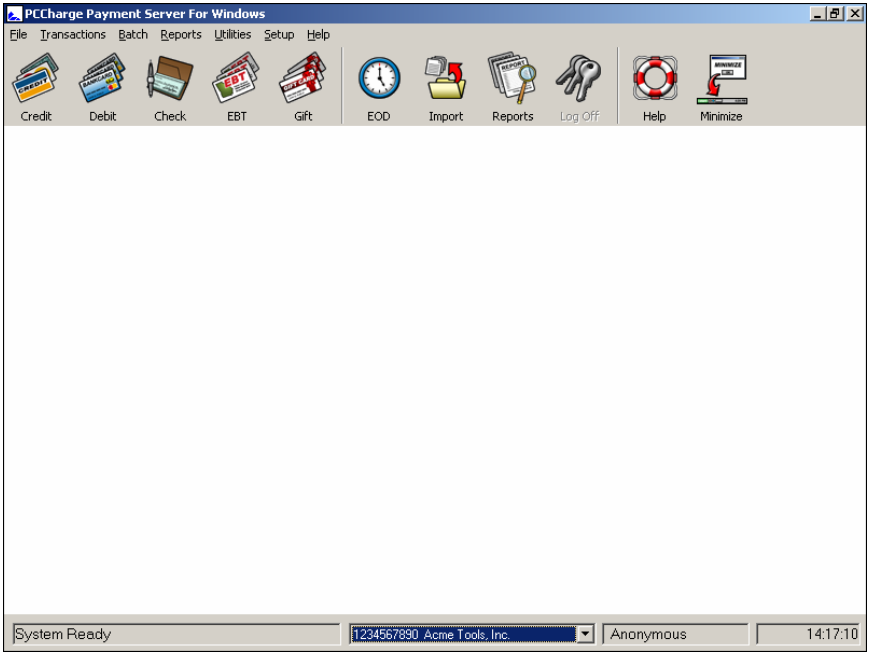


User's Guide

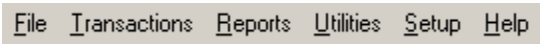
This section describes how to process single transactions, view reports, and use other options accessible in **PC**Charge Payment Server.

Main Window

The main window is the focal point of **PC**Charge. It is the window you will first see when **PC**Charge is started. You can access any function of **PC**Charge from the main window.



Menu Bar -- (Top of the main window) -- The menu bar is a generic Windows-based menu system. The menu bar allows you to access every feature of **PC**Charge.



Icon Bar -- (Top of the main window) -- The **Icon Bar** allows you to access **PC**Charge's main feature. From the **Icon Bar**, you can select to perform a credit, debit, check, EBT, or gift card transaction, etc.

Active Company Display -- (Bottom-middle of the main window) -- This drop-down box displays the currently selected merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions performed from the **Credit Card Transactions** window. Click the drop-down arrow on the right of the **Active Company Display** to select a different account.

The active **Cashier** is shown to the right of the Active Company Display.

Processing Status Bar -- (Bottom-left of the main window) -- The **Processing Status Bar** allows you to see the status of **PC**Charge and the status of a transaction being processed.

Icon Bar

	Credit -- Click this button to access the **Credit Card Processing** window (see page 131).
	Debit -- Click this button to access the **Debit Card Processing** window (see page 146).
	Check -- Click this button to access the **Check Processing** window (see page 154).
	EBT -- Click this button to access the **EBT Card Processing** window (see page 160).
	Gift Card -- Click button to access the **Gift Card Processing** window (see page 168).
	End of Day -- Click this button to access the **End of Day Management** window (see page 197).
	Import -- Click this button to access the **Import File** window (see page 181).
	Reports -- Click this button to access the **Reports** window (see page 226).
	Log On/Off -- Click this button to access the **Log On/Off** window (see page 115).
	Help -- Click this button to access the **Help** window.
	Minimize -- Click this button to send **PC**Charge Payment Server to your Windows Task Bar (usually found at the bottom of your screen).
	Accounts -- Click this button to access the **Private Label Transactions** window. This icon only appears if Private Label is enabled and the Offer New Accounts option is True (see page 172).

Menu System

The menu bar allows you to select every possible operation that can be performed by **PC**Charge Payment Server. Those menu options not mentioned here are covered in other sections of this manual.

File Menu

The **File** menu allows you to access the **Import File** functions of **PC**Charge (see page 181). The **File** menu also allows you to exit **PC**Charge.

To access the **File** menu options, click **File** on the menu bar.

Note: An import file allows you to make a list of transactions to be processed at a later time. Consult the section **Offline Processing and Import Files** for more information on this subject (see page 181).

Selecting the **Exit** option in the file menu will shut down **PC**Charge Payment Server.

Setup Menu

The **Setup Menu** options are discussed in the sections **The Setup Process** (see page 35) and **Continuing Setup** (see page 94).

To access the **Setup** menu options, click **Setup** on the menu bar.

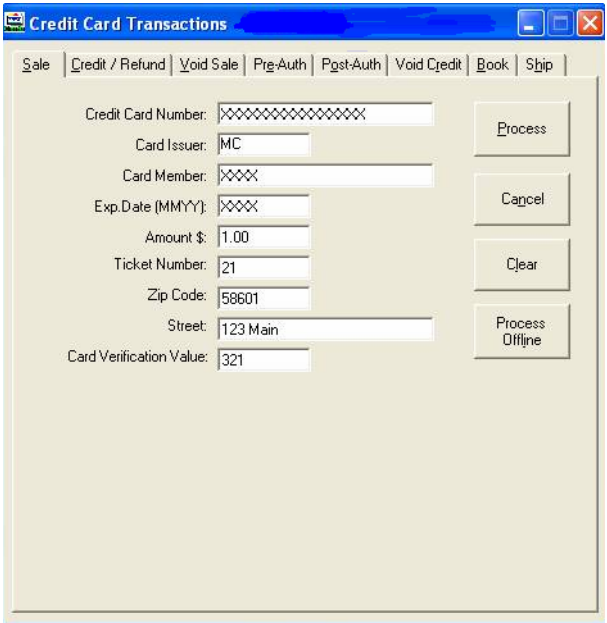
Help Menu

The **Help Menu** allows you to access the help files and other pertinent information about **PC**Charge Payment Server.

To access the **Help** menu options, click **Help** on the menu bar.

Credit Card Processing

To access the **Credit Card Transactions** window, click **Transactions** on the menu bar. Click the **Credit Card** option. Or, click the **Credit** button on the **Icon Bar**.



Action Buttons

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Not all **Action Tabs** or fields will be available to every credit card processing company for every transaction type.

Credit Card Number: -- Enter the cardholder's credit card number here. In a card-present environment (retail, restaurant, etc.), the credit card may be swiped through a card reader. If the card is swiped, the credit card number, card member, and expiration date are immediately masked and X's will be displayed for those fields, as in the example above. The mouse-over hover tooltip will show the first two digits, masking X's, and the last four digits of the card number. If the card cannot be swiped, type in the **Credit Card Number**.

Card Issuer: -- This field will show the issuing bank after **PC**Charge recognizes the card format. **UnKn** refers to an unknown card issuer or a mistyped credit card number.

Card Member: -- You may enter the cardholder's name here. This information is not transmitted to the credit card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY): -- Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Amount $: -- Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Ticket Number: -- Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number. This field is required for some processing companies (check your processor's information in the **PC**Charge Appendix).

Zip Code: -- Enter the cardholder's zip code here.

Street: -- Enter the cardholder's street address here. The **Street:** field is sometimes limited to a specific number of characters, depending on your processing company. Enter however many characters will fit.

Credit Card Verification Value: -- The Credit Card Verification Value can be found on the back of the customer's Visa card. The last three digits of the string of numbers below the magnetic strip are the numbers you would type into the CVV2 field (on the transaction window). Consult the section **Credit Card Verification Setup** for more information (see page 78).

TroutD: -- The **TroutD** is the transaction routing ID assigned to a transaction (or a series of transactions) by **PC**Charge. For example, every **Sale**, **Credit**, and **Pre-Auth** transaction is assigned a unique TroutD. If a "follow-up" transaction (such as a **Void Sale**, **Void Credit**, or **Post-Auth**) is performed on the original transaction, that follow-up transaction's **TroutD** will match the original transaction's **TroutD**.

Example: Sale (**TroutD** 1234) → **Gratuity** (**TroutD** 1234) → **Void Sale** (**TroutD** 1234)

For terminal based processing, if you void the original transaction in a TroutD series, the void simply removes that transaction from the settlement file so that the customer does not get charged or credited. If you decide to charge the customer, you can run a Voided Sale as a Voice Auth (by getting the troutd and auth code from the reports and then using the Retrieve Account Number function to get the full card number and expiration) or run another Post Auth if the voided transaction was a follow-on Post Auth. (Note: Post Auths are voided from the Void Sale list.) For credit, you would run another credit and use the same procedure as the Void Sale to acquire the card number and expiration.

For host based processing, a void just removes the transaction from the host file.

WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

Process Offline

This button allows you to enable offline "processing". When this feature is enabled, you create or open a file that is used to record your transactions. Consult the section **Offline Processing and Import Files** for more information on this subject (see page 178).

All about Credit Card Transactions

Background

Processing credit card transactions is a two-step process. When you perform a sale transaction, the credit card's limit to buy is reduced. The processing company authorizes the transfer of that amount of funds from the cardholder's account to your account. However, the funds are not actually moved to your bank account at that time. Any transactions you've processed throughout the day need to be re-transmitted to the processing company as a batch. Depending on whether your processing company is terminal based or host based, this re-transmission process is called settlement or closure. Terminal based systems have batches that are *settled*, and host based systems have batches that are *closed*.

- **Settlement** -- On a terminal based system, the information needed for re-transmission is stored on your computer system. You manually settle your batch, usually at the end of each business day.

- **Closure** -- With a host based system, the information needed for re-transmission is stored on your processing company's computer system. With a host based system you can be set up in one of two ways.

    1. You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day (varies by processing company), host based systems looks for any transactions you may have transmitted to them. If you have transactions waiting for batch closure, they will automatically be closed.

    2. You can be set up for **Manual Close**. This setup is basically equivalent to being Terminal Based. You, the merchant, are responsible for closing your batch.

Essentially: individual transactions are authorized (you plan to transfer the funds), but batches are settled/closed (you actually initiate the transfer of the funds).

WARNING: Unless you settle or close your batch (or your processing company does it for you), you will not receive your money. We recommend that you settle or close your batch daily.

Note: Even after settlement, your money will not immediately be transferred to your account. The transfer process will often take one to three business days, depending on your bank and processor.

Transaction Types

There are several types of credit card transactions. The different types of transactions are also known as actions. Here is a list of the various transaction types with general descriptions:

Sale -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

Credit/Refund -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

Void Sale -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Pre-Auth -- This action reduces a cardholder's account's limit to buy for a predetermined amount of time. A **Pre-Auth** is the first half of a sale. A **Pre-Auth** specifies that amount to be set aside for a potential transfer of funds. The funds are not transferred at batch settlement/close unless a **Post-Auth** is performed using the **Pre-Auth's** approval code. As previously mentioned, there is a time limit on a **Pre-Auth's** usability. The processor determines the time limit, which is usually 7-10 days. You should contact your merchant service provider/credit card processing company for the exact time.

Post-Auth -- This action makes an approved **Pre-Auth** or voice authorized transaction available for batch settlement/close. This action is the second half of a sale. This transaction is also known as a **Completion**.

Void Credit -- This action removes a **Credit** transaction. This action can only be performed before settlement/close. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

Void Auth -- This action removes a **Post-Auth** transaction. This action can only be performed before re-transmission. With a host based system, the action has to be performed on the same day. **Void Auths** are not available for all processing companies. If you want to void a **Post-Auth** and the action is not available, use the **Void** action.

Note: There is no action to void a **Pre-Auth**. This is because you cannot void a **Pre-Auth**. To remove a **Pre-Auth**, you can have the processing company remove the transaction (if your processing company is host based, they can probably do it). Or, you could follow up the **Pre-Auth** with a **Post-Auth** and do a **Void Sale**. The only other option is to simply wait for the authorization to expire.

The following two tabs are available only when using a processing company that offers restaurant certification with **PC**Charge.

Gratuity -- This action allows you to complete a gratuity transaction entered in the **Sale** window. The Actual Gratuity Amount is entered in this window.

Sale w/Gratuity -- This action allows you to process a sale with a gratuity when the **Actual Gratuity Amount** is known.

The following two tabs are available when your account is set up to process prepaid cards using **PC**Charge.

Balance Inquiry -- This action is used to determine the balance on a prepaid card.

Reversal -- This action is used to fully or partially (up to the full dollar amount) reverse a prepaid sale transaction. In a host environment, this can only be performed if it is the next transaction after the transaction being reversed.

The following tab is available when your account is set up to process FSA/HRA cards using **PC**Charge:

Reversal -- This action is used to fully or partially (up to the full dollar amount) reverse an FSA transaction. **PC**Charge will allow the merchant to attempt to process a Reversal on any "voidable" transaction. There are processor-specific rules regarding when Reversal transactions can be performed. In a host environment, this can only be done if it is the next transaction after the transaction being reversed.

Using Credit Card Transaction Processing

Credit card transaction processing is the most commonly used function of **PC**Charge, and is also the easiest to use. To process a **Sale** transaction, all that is generally required is that you complete the following simple steps:

1. Start **PC**Charge.
2. Click the **Credit** icon.
3. Enter all the information requested by **PC**Charge (or swipe the card through your card reader).
4. Click the **Process** button.
5. **PC**Charge will contact your processing company.
6. The processing company should authorize your transaction and notify **PC**Charge that the transaction was successful.

Again, the above steps are all that is generally required to process a transaction. **PC**Charge is a highly flexible payment processing solution. Depending on how you plan to use **PC**Charge, you may need to follow some additional or alternate steps. Some of these procedures are outlined below. Other sections of the **PC**Charge manual contain more detailed information on program use.

Selecting a Merchant Account

Your copy of **PC**Charge may be configured to use multiple merchant accounts. This is often the case when **PC**Charge is to be used to process transactions for multiple business or sections of a business. The easiest way to select which merchant account you'll use to process transactions is to click the arrow next to the drop-down box at the bottom of your **PC**Charge window. All merchant accounts currently set up with **PC**Charge will then be displayed, and you can select the one you want by clicking it.

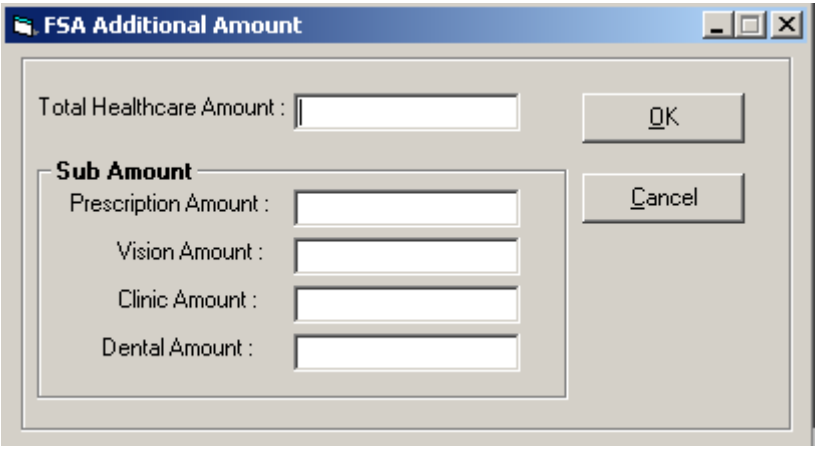
This display bar shows the active merchant account number and the company name associated with that account. Whatever account is shown here will be used to process all credit card transactions (unless another account is selected).

FSA/HRA Transactions

The Credit Card Transaction form now has a checkbox for FSA transactions if the **Enable FSA/HRA Cards** option is enabled in the processor setup. This **FSA** checkbox, which appears in the lower right side of the Credit Card Transaction form, can be enabled to 'force' the prompting for healthcare amounts in cases where the card is an FSA/HRA card, but the BIN range is not in the BIN table for **PC**Charge. The BIN ranges for these

cards as well as for other card types are changed constantly at the issuer level, so it is impossible for **PC**Charge to always be completely up to date. This checkbox will allow the user to circumvent the BIN checking and send the proper data for their transaction.

The FSA checkbox will also appear on the Post Auth form once an authorization code has been entered. When **PC**Charge recognizes that the card is an FSA/HRA card based upon the BIN range or the **FSA** checkbox is enabled on the Credit Card Transaction form, the following form will be loaded when the merchant clicks on the **Process** button:

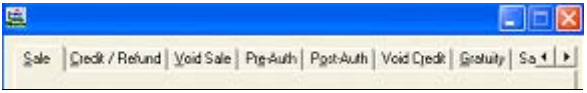


Total Healthcare Amount: Enter the portion of the transaction amount that is FSA/HRA eligible. This amount cannot be greater than the transaction amount.

The **Sub Amount** section is a breakdown of the Total Healthcare Amount. Indicate how much of the Total Healthcare Amount can be assigned to each of the healthcare categories: **Prescription Amoun**t, **Vision Amount**, **Clinic Amount**, and **Dental Amount**. The total of the amounts submitted for the different categories does not have to add up to the Total Healthcare Amount; however, the total cannot be greater than the Total Healthcare Amount.

Non-Sale Transaction Types

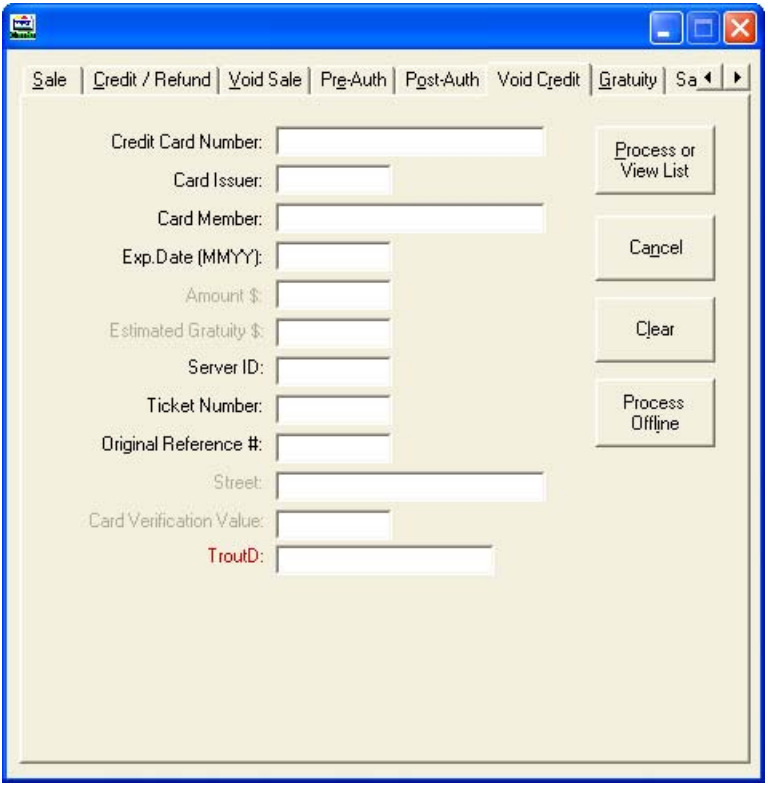
The **Credit Card Transactions** window defaults to the **Sale** screen. If you want to process some other type of transaction, select the "tab" of the transaction type you want to process. The following image shows some of the tabs available within **PC**Charge. Note that your processing company may not offer all of the tabs shown below.



Process or View List

After selecting the tab of the transaction type you want to process, you'll need to fill out the fields shown on that screen (just as you would during a **Sale** transaction). Different transaction types and different processing companies may display different fields.

You may see that the normal **Process** button becomes a **Process or View List** button on certain credit card transaction screens. This button will appear on those screens associated with "follow-up" transactions--that is, transactions that are based on a previously existing transaction. An example of a follow-up transaction would be a **Void Credit** performed on a pre-existing **Credit/Refund**.



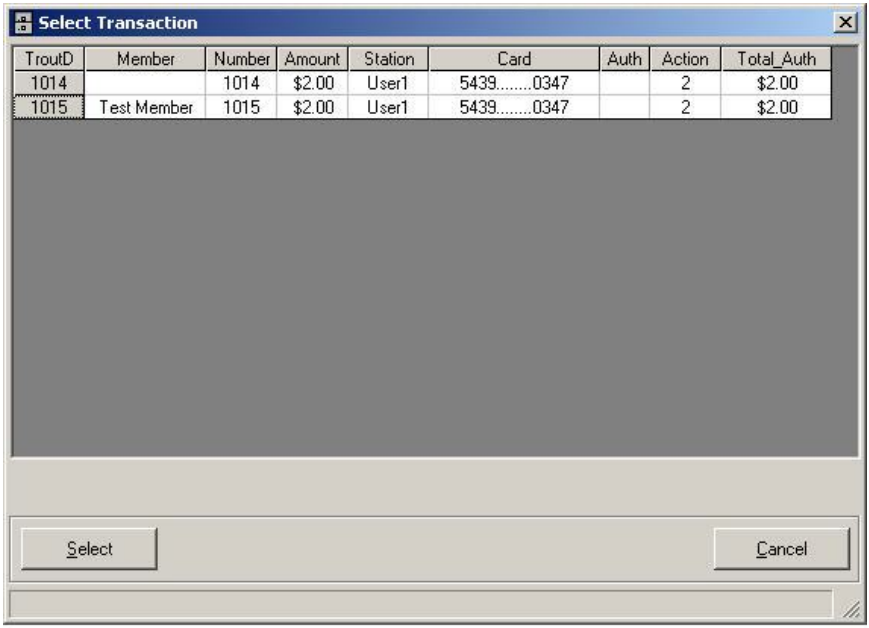
The **Process or View List** button provides you with an easy way of performing follow-up transactions without having to research or type in any information on the original transaction.

Example: You're ready to process a **Void Credit** transaction on a **Credit/Refund** that you performed earlier that day. You could look through your reports and type in all the information related to the original **Credit/Refund**, but you can save time by following a few simple steps:

1. Click the Credit icon.

2. Select the **Void Credit** tab.

3. Click the **Process** or **View List** button. The **Select Transaction** window will appear.



4. Choose the transaction you want to void by clicking its row.

5. Click the **Select** button.

6. **PC**Charge will return to the **Credit Card Transactions** window and automatically fill out that screen with the necessary details of the original **Credit** transaction. Click **Process** once more. **PC**Charge will contact the processing company and attempt to process the transaction.

☛	**Note:** The **Select Transaction** window can be used with any credit card processing company, whether host based or terminal based. However, **PC**Charge cannot know if individual transactions have been closed when using host based processing companies (since closure happens at the host). Therefore, *all* host based credit card transactions present in the database will be shown here, whether or not the host has closed them.

Select Transaction Column Headings

The following descriptions are given for those column headings present in the table in the **Select Transaction** window.

TroutD -- This field displays the **TroutD** (transaction routing ID) number assigned to the transaction by **PC**Charge. Individual **Sales** are each assigned their own **TroutD**. Any follow-up transaction performed on the original **Sale** is assigned the same **TroutD** as the original **Sale**.

Entering the **TroutD** in a follow-up transaction's window is another way of referring to the original transaction.

Example: A customer gives you her receipt and asks for her money back for a transaction made earlier in the day. You decide to perform a **Void Sale** transaction. Rather than using the **Select Transactions** window, you can just enter the **TroutD** from the receipt (since you know exactly which transaction you want to void). Click the **Process or View List** button and **PC**Charge will void the transaction.

Member -- This field displays the name of the cardholder of the credit card used to process the transaction.

Number -- This field displays the transaction's **PC**Charge sequence number.

Amount -- This field displays the dollar amount of the transaction.

Station -- This field displays the name of the user that processed the transaction.

Card -- This field displays the credit card number used to process the transaction.

Auth -- This field displays the transaction's authorization code (received from the processing company)

Action -- This field displays the type of transaction processed.

Total_Auth – This field displays the total amount authorized.

Credit Card Processing -- A Typical Day

A typical day of processing credit card transactions generally consists of 7 simple steps. You can print out or copy this page for use as a daily checklist.

1. Open a new batch by processing your first credit card transaction of the day.

2. Process whatever transactions you have for that particular day.

	WARNING: You should not attempt to access any other **PC**Charge functions (reports, batch settlement/closure) while you are processing a transaction or are waiting for a response from your processing company. Doing so may negatively affect your transaction results.

3. After you have completed processing transactions for the day, it is time to prepare for closure/settlement of your batch. Using **PC**Charge, view or print out your **Credit Card Detail** report for the day. Set the **Result:** to **Approved**. Make sure that you look at the report for the appropriate **Merchant #:** (the one you used to process the transactions to be closed/settled). Consult the section **Credit Card Detail** for instructions on how to view/use this report (see page 232).

   If you are using a terminal based processor, you can use the **Pre Settle** report as well.

4. Now, examine the report. Does the report look correct? Do the totals look correct? Does the number of transactions look correct? If the report does not check out, set the **Result:** of the **Credit Card Detail** to **All** transactions and view or print out a new copy of the report. You should try to resolve any discrepancies you find before attempting to close/settle your batch.

5. Once you've resolved any discrepancies you may have found, you are ready for batch closure/settlement. Is your account set to close/settle your transactions automatically, or do you need to manually close/settle your transactions? If closure will occur automatically, you are finished. If you're not sure, contact your merchant service provider to find out.

6. If you need to close/settle manually, start that process now by clicking the **End of Day** icon on your **PC**Charge toolbar. **PC**Charge will display the **Close** or **Settle** screen (depending on your processor). Check the totals displayed on this screen and make sure you're ready to close/settle. Click **Ok** or **Process**. **PC**Charge will contact your processing company and attempt to close/settle your batch. Consult the section **Close** or **Settle** for more instructions on how to close or settle your batch (see page 199 or 203).

7. If you get back a successful response (like `Closed`, `Success`, or `Processed`), your batch has been closed/settled and your day of processing credit card transactions is done. If you get back an error message you'll need to contact Technical Support and/or your credit card processing company to resolve the issue.

Typically, you should repeat these seven steps each day of processing credit card transactions.

All about Restaurant Transaction Processing

PCCharge has the ability to process restaurant-based transactions in a way specifically suited for that type of business. Using **PC**Charge and a processing company that is certified for restaurant transaction processing with **PC**Charge, the user can add a gratuity to the total transaction amount.

PCCharge can process the following types of restaurant transactions:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction.

- A **Sale with Gratuity** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known, but the total pre-auth amount is known at the time of transaction.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed.

- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established.

PCCharge can also be configured to require that a two-character **Server ID** be entered at the time the transaction is processed. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 242 and 241).

Using Restaurant Transaction Processing

Restaurant transaction processing is handled in much the same way as normal processing. The major difference is that there is a second step for some types of restaurant-based transactions: establishing the actual gratuity amount. This second step ensures that the correct gratuity amount is transferred from the customer's account to your account.

The different types of restaurant transactions are explained in detail below:

- A **Sale** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total sale amount is known at the time of transaction. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction should be followed by a **Gratuity** transaction.

- A **Sale** (including a known gratuity amount) -- This transaction should be used when both the actual gratuity amount and the total sale amount are known at the time of transaction. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Actual Gratuity Amount:** field.

- A **Pre-auth** (including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is not yet known but the total pre-auth amount is known at the time of transaction. This **Estimated Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Estimated Gratuity Amount:** field. This transaction type differs from a **Sale** (including an estimated gratuity amount) in that a Pre-Auth sets money aside in anticipation of a **Post-Auth** (including a known gratuity amount). A **Post-Auth** can be for less than the original **Pre-Auth**. A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Post-auth** (including a known gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Pre-Auth** transaction has been processed. This **Actual Gratuity Amount:** can be overridden simply by typing over the value displayed in the **Actual Gratuity Amount:** field. A **Post-Auth** (and/or **Actual Gratuity Amount:**) can be for less than the original **Pre-Auth** (and/or **Estimated Gratuity Amount:**). A **Pre-Auth** must be followed by a **Post-Auth** in order for the funds to be transferred from a customer's account to your account.

- A **Gratuity** (after a **Sale** including an estimated gratuity amount) -- This transaction should be used when the actual gratuity amount is known after the original corresponding **Sale** (including an estimated gratuity amount) transaction has been processed. A **Gratuity** can be less than or greater than the original **Estimated Gratuity Amount:**. A **Sale** (including an estimated gratuity amount) must be followed by a **Gratuity** in order for the amount of the gratuity to be transferred from a customer's account to your account.

- A **Gratuity** adjustment -- This transaction allows you to change a gratuity amount after one has already been established. **Example:** You've processed a $30 **Sale** transaction with a $5 **Estimated Gratuity Amount**. After the customer receives the total, he decides to give a $10 tip. So, you perform a **Gratuity** transaction for $10 and the customer leaves. Five minutes later, the customer returns to the business because he wants to leave more of a tip (an additional $5). To accommodate this, perform another **Gratuity** transaction for $15 (not $5). You perform the $15 **Gratuity** (the first $10 plus the additional $5) to replace the previously performed $10 **Gratuity** transaction (not to append to it).

Server ID

The **Server ID** entered during a restaurant-based transaction can be two characters in length. The **Server ID** entered is then associated with that transaction, and can be referenced from the **Restaurant Detail** or **Restaurant Pre-Settle** reports (see pages 242 and 241). This feature can be disabled by accessing the processing company's **Extended Data Fields** (consult your on-disk **Appendices**) and unchecking the box labeled **Require Server ID:.**

All about Commercial Card Processing

Commercial cards (also known as corporate cards or purchasing cards) are special credit cards that are given to employees of businesses, governments, etc., for company purchases. Commercial card transactions record a customer code and a tax amount. The customer code is the code that is assigned to that cardholder (by his/her company), and is typically used for accounting within the cardholder's company. The tax amount is the portion of the total amount that is attributed to tax. It is also kept separate for accounting purposes.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount $:** of `1.00` and a **Tax $:** of `.05`. Only $1.00 is charged to that card. The $.05 is recorded as being the tax portion of the total amount.

Using Commercial Card Processing

PCCharge has the ability to process transactions involving commercial cards. Commercial cards are processed in almost the same way as normal credit cards. Using **PC**Charge and a processing company that is certified for commercial card processing with **PC**Charge, the user can specify that a portion of the total amount be recorded as the tax amount. The user can also include a customer code with the transaction information sent to the credit card processing company.

Note: The tax amount you enter will not be added to the transaction amount you enter. Rather, the tax amount specified is merely recorded as being that part of the total amount.

Example: You enter an **Amount $:** of `1.00` and a **Tax $:** of `.05`. Only $1.00 is charged to that card. The $.05 is merely recorded as being the tax portion of the total amount.

To check to make sure that your credit card processing company can process commercial cards, access that company's **Extended Data Fields** (consult your on-disk **Appendices**).

PCCharge automatically recognizes commercial cards, so no special steps need to be taken to process commercial cards except for inputting the customer code and tax amount at the time of the sale.

PCCharge recognizes commercial cards by checking the credit card number entered against the commercial card BIN ranges programmed into the software. Previous versions of **PC**Charge allowed users to edit the BIN ranges as needed, but we have since decided to "hard code" the latest BIN tables into **PC**Charge. This will help prevent outdated BIN ranges from interfering with your efforts to process commercial cards.

All about Voice Auth Processing

A **Voice Auth** transaction typically begins when you would like to process a **Sale** transaction, but either cannot access **PC**Charge (or cannot contact the processing company through **PC**Charge). To avoid losing the sale, you could call the processing company to get an authorization code verbally--a **Voice Auth**. When you can once again access **PC**Charge, you need to enter the **Voice Auth** into **PC**Charge.

Note: If you do not enter the **Voice Auth** into **PC**Charge, you will not be able to collect the funds authorized by the voice authorization code.

Using Voice Auth Processing

Complete the following instructions to record a **Voice Auth** in **PC**Charge.

1. Select the desired merchant account from the **Active Company Display** at the bottom of the **PC**Charge window.

2. Access the **Credit Card Transactions** window by clicking the **Credit** icon.

3. Click the **Post-Auth** tab.

4. Fill out the transaction fields with the transaction information received from the customer and enter the authorization code received from the processing company.

5. You now have two options. The option you should choose depends on your particular scenario. Read each of the following options to determine which is best for you.

    - If you're ready to initiate the transfer of the funds from the customer's account to your account (by including the transaction in your settlement file), click the **Process or View List** button. This scenario would be recommended for situations in which you normally process **Sale** transactions and are only performing a **Voice Auth** because you can't access **PC**Charge (or the processing company).

    - You may want **PC**Charge to treat the transaction as a **Pre-Auth**. That is, you want to have the customer's account's "limit to buy" reduced, but you're not ready to initiate the transfer of the funds from the customer's account to your account. If this describes your situation, click the **Store Voice-Auth** button. This scenario would be recommended, for example, in MOTO or e-Commerce environments in which the transfer of funds cannot be initiated until the merchandise is shipped. The **Store Voice-Auth** feature is currently supported by the following credit card processing companies:

        - TSYS Acquiring Solutions (VISA)
        - RBS WorldPay (LYNK)
        - Global Payments East (NDC) - *restaurant only*
        - Chase Paymentech Solutions, LLC (GSAR) - *restaurant only*
        - Heartland Payment Systems (HPTS)

6. If you clicked **Process or View List**, you have successfully recorded the **Voice Auth** in **PC**Charge. The transaction is ready for closure/settlement, and you may continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.

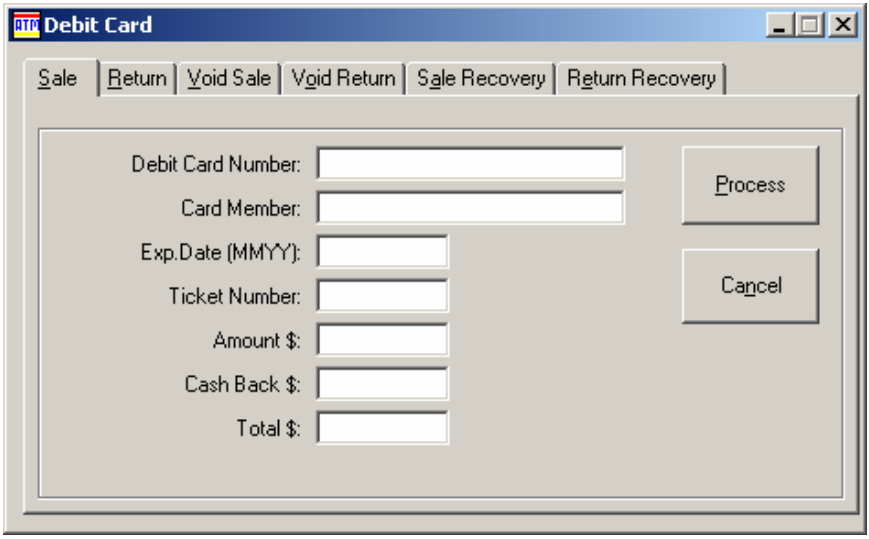
7. If you clicked **Store Voice-Auth**, **PC**Charge has merely recorded the transaction in its database. The original voice authorization that you received from the processing company reduced the customer's account's "limit to buy", but it didn't initiate settlement of the transaction. When you're ready to actually initiate the transfer of the funds from the customer's account to your account, you must process a second **Post-Auth** transaction on the original transaction (which **PC**Charge treats as a **Pre-Auth**). **Note:** The authorization code issued to you by the processing company has a lifespan of approximately one week (varies by processing company).

8. An easy way to process the second **Post-Auth** is to go to the **Post-Auth** tab and click the **Process or View List** button. **PC**Charge will display the original transaction in the **Select Transaction** table. Select that transaction by double-clicking it.

9. Click the **Process** button. After the transaction is successfully processed, it is ready for settlement. You may now continue with normal transaction processing. Follow-up transactions (**Void**, **Gratuity**, etc.) may be performed on the transaction you've recorded during these steps.

Debit Card Processing

To access the **Debit Card** transactions window, click **Transactions** on the menu bar. Click the **Debit Card** option. Or, click the **Debit** button on the **Icon Bar** (see page 129).



Action Buttons

The action buttons allow you to select the desired **Action**: **Sale**, **Return**, etc. Not all **Action Buttons** or fields will be available to every debit card processing company for every transaction type.

Debit Card Number:

After the debit card is swiped through the card reader, the debit card number appears here.

Card Member:

Enter the customer's name. This information is not transmitted to the debit card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/05, enter 0105)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Cash Back:

Allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that debit transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about Debit Card Transactions

Processing debit transactions is fairly straightforward. There are three important points to remember:

1. Debit transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform online debit transactions.

2. There are two types of debit cards:

   Online -- Online debit refers to debit card processing that requires you to enter a PIN when processing a transaction.

   Offline -- Offline debit refers to a check card that has a Visa or MasterCard logo on the card. Offline Debit cards can be processed as credit cards.

3. Online debit transactions require you to have a card reader and PIN pad attached to your computer.

As with credit card processing, debit processing is a two-step process. Debit processing requires re-transmission of information, referred to as Closing. Typically, debit card processing companies are host based. That means the information to be re-transmitted is stored on the host computer systems or the processor's computer system. You can be set up one of two different ways.

You can be set up for **Auto (Time Initiated) Close**. At a certain time during the day the host based system will scan their computer system. If you have transactions waiting for retransmission, they will automatically process the information.

You can be set up for **Manual Close**. This setup is similar to being terminal based. You, the merchant, are responsible for re-transmission. If you are set up for manual close, you will need to perform a close to complete your debit transactions.

If you are processing credit card transactions as well as debit transactions, the debit transactions will be closed at the time you settle your credit card transactions.

There are two main types of debit card transactions: **Sales** and **Credits**. Other debit card transactions (**Void Sale**, **Void Credit**, etc.) are variations on these. The different types of transactions are also known as actions. Here is a list with general descriptions:

1. **Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the cardholder's account to your account.

2. **Credit (Return)** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the cardholder's account.

3. **Void Sale** -- This action removes a sale transaction. No funds will be received from this transaction. Use the **Void Sale** action to correct mistakes and on same-day returns. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

4. **Void Credit (Return)** -- This action removes a **Credit** transaction. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day. If you want to void a credit and the action is not available, use the **Void** action.

5. **Sale Recovery** -- This action removes a **Void Sale** transaction. The original sale will be processed as if the sale was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

6. **Credit (Return) Recovery** -- This action removes a **Void Credit (Return)** transaction. The original credit will be processed as if the credit was never voided. This action can only be performed before batch settlement/close. With a host based auto-close system, the action has to be performed on the same day.

7. **Balance Inquiry** -- (only available for certain processing companies and/or when your account is set up to process prepaid debit cards through **PC**Charge) -- This action is used to determine the balance on a debit card.

8. **Reversal** -- (only available for certain processing companies) -- This action is used to fully or partially (up to the full dollar amount) reverse a debit **Sale** transaction. In a host environment, this can only be done if it is the next transaction after the transaction being reversed.

Debit Card Processing -- A Typical Day

In this section we will discuss a typical day of processing debit cards transactions.

Processing debit card transactions consists of 7 steps:

1. You open a batch simply by performing your first debit card transaction of the day.

2. Process whatever transactions you have for that particular day.

3. After you have completed processing transactions for the day, it is time to prepare for settlement.

    - Look at the **Debit Summary** report (see page 239) for the day. Set the **Result:** to **Approved**.

    - Make sure that you look at the report for the appropriate **Merchant #:**.

    - Does the report look correct?

    - Do the totals look correct?

    - Does the number of transactions look correct?

4. If the report does not check out, view the **Debit Summary** report (see page 239) for both approved and unapproved transactions. You may need to investigate the discrepancies.

5. Do you have to settle/close manually? Are your transactions automatically closed for you?

6. If closure will occur automatically, you are finished.

7. If you must settle/close manually, start that process now.

Typically, you should repeat these 7 steps each day of processing debit card transactions.

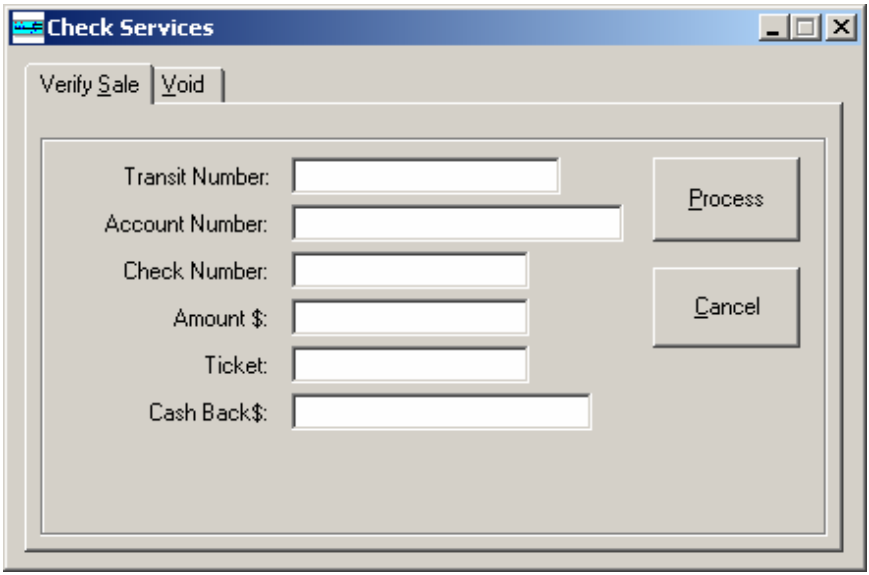
Check Processing

Check Verification verifies that the check writer has an account that does not have any "negative flags" for that method of check verification (drivers license, MICR, etc.). **Check Guarantee** guarantees that the check amount will be paid to you regardless of the funds available in the customer's checking account.

To access the **Check Services** window, click **Transactions** on the menu bar. Click the **Check Services** option. Or, click the **Check** button on the **Icon Bar**.

A check swipe is available for processing checks. You can contact your merchant service provider for more information.

	Note: Your **Check Services** window may look slightly different depending on which check services company you are using.



Action Buttons

The action tabs allow you to select the desired **Action**: **Sale**, **Credit**, etc. Not all **Action Tabs** or fields will be available to every check processing company for every transaction type.

	Note: Some of the following fields may not appear in your **Check Services** window. This is because each check services company offers different options.

Transit Number -- Allows you to enter your customer's transit number.

Phone Number -- Allows you to enter your customer's phone number.

Zip Code -- Allows you to enter your customer's zip code.

Check Number -- Allows you to enter your customer's check number.

Account Number -- Allows you to enter your customer's checking account number.

Driver's License -- Allows you to enter your customer's driver's license number.

Birth Date -- Allows you to enter your customer's birth date from his or her driver's license.

State Code -- Allows you to enter your customer's state code.

Amount $ -- Allows you to enter the amount of the transaction.

Ticket -- Allows you to enter an internal invoice number.

Note: If you perform check truncation/conversion, you'll need to close your batch at the end of the day. It is necessary to perform this procedure to have funds transferred from the customers' accounts to yours. Consult the section **Truncation Close** for further explanation of this process (see page 222).

All about Check Transactions

You should contact your merchant services provider for a description of the type of check service that you are using. **PC**Charge supports check verification/guarantee and check truncation/conversion.

All about Check Verification/Guarantee

In verifying/guaranteeing a check, funds are not being moved. Check Verification/Guarantee is only a one step process. There is no need for re-transmission (batch settle/close).

1. **Check Verification** -- Verification allows you to verify that the check writer has an account that does not have any “negative flags” for that method of check verification (driver's license, MICR, etc.).

2. **Check Guarantee** -- Guarantee first performs a **Check Verification**, and then guarantees that the funds are available, regardless of how much money is actually in the check writer's account.

All about Check Conversion/Truncation

Check Conversion/Truncation is one of the newer developments in electronic payment processing. It is a process by which a checking account is immediately debited electronically.

Processing a check conversion is a two-step process:

1. Process whatever check **Sale** transactions you have for that particular day.

2. As with credit cards, there is secondary transmission of information needed to complete a transaction. This is called **Truncation Close**.

Note: The important thing to remember is that without re-transmission of the check information, you will not receive your money. Every day that you perform truncations you should perform a truncation close after all transactions are complete.

Check Conversion Up-Close

Check Conversion takes verifying one step further. The first step is to verify/guarantee the check. The second step is to have the funds electronically moved from your customer's checking account to yours.

There are a few different types of check truncation/conversion transactions. We often refer to the different types of transactions as actions. Here is a list of actions with general descriptions:

1. **Verify** -- This action allows you to verify that a checking account exists for your customer and guarantees that the amount of the transaction is available. This action also allows you to perform the first half of a sale transaction. This action does not make information available for re-transmission.

2. **Sale** -- This action reduces the balance of your customer's checking account. A sale actually performs two functions. First, a sale will **Guarantee** a check. Second, it will make the transaction available for re-transmission.

3. **Void** -- This action removes a **Sale** or **Forced** transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the **Void Sale** action to correct mistakes and on same day returns. This action can only be performed before re-transmission.

4. **Force** -- This action makes a verified check transaction available for re-transmission. A **Verify** followed by a **Force** is equivalent to a **Sale**.

All about ECC Check Transactions

Some check services companies provide you with the ability to transmit scanned check images to their servers. These images allow those processors to convert your customers' checks into an electronic transaction. To determine if this ability is available to you, check the section of the **PC**Charge Appendices related to your check services company. By storing check images, you can:

- reduce the amount of paper at the point of sale.
- relieve the merchant from having to physically transport checks.
- provide an exact copy of the check in case of a dispute.

Check with your check service company to determine when or how often you should be scanning check images. Different check services companies have different regulations regarding check image scanning and uploading.

Saving Check Images

PCCharge gives you the option to capture the check image after the physical check is scanned through the **RDM EC5002i** device. When **PC**Charge displays the scanned image, you may click **OK** to save the image, **Delete** to delete the image (does not cancel the transaction), or **Print** to print the image via whatever report printer you've set up (see page 108). If you click **Print**, you still have the ability to click **OK** or **Delete**.

About Stored Check Images

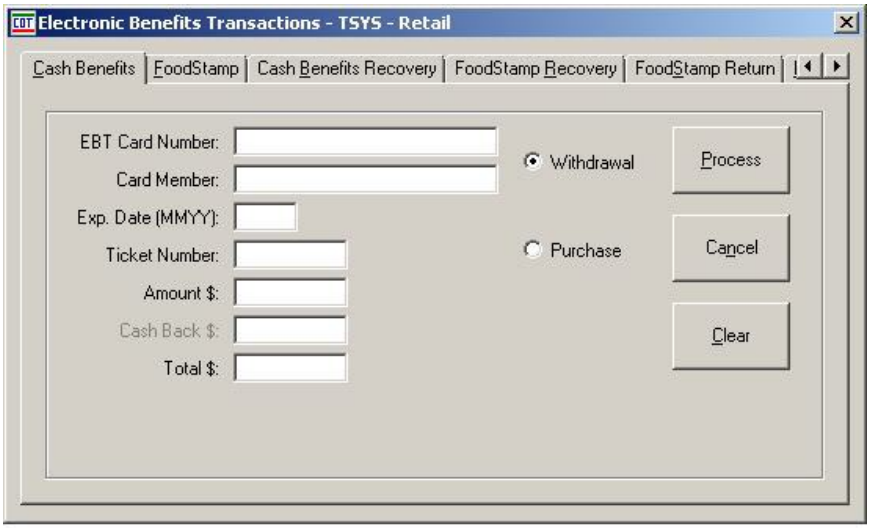
All check images are stored in subdirectories of the **PC**Charge installation directory (usually `C:\Program Files\Active-Charge`). To view/print these images within **PC**Charge, click **Reports** on the menu bar. Click the **Check Image** option. Consult the section **Check Image** for more information (see page 248)

Uploading Check Images

The section **Upload Check Images** gives instructions on how to transmit check images to your check services provider at the end of the business day (see page 222).

EBT (Electronic Benefits Transfer) Processing

To access the **Electronic Benefits Transactions** window, click **Transactions** on the menu bar. Click the **Electronic Benefits** option. Or, click the **EBT** button on the **Icon Bar** (see page 129).



Action Buttons

The action buttons allow you to select the desired **Action**: **Withdrawal**, **Void**, etc. Not all **Action Buttons** or fields will be available to every EBT card processing company for every transaction type.

EBT Card Number:

After the EBT card is swiped through the card reader, the EBT card number appears here.

Card Member:

This information is not transmitted to the EBT card processing company. It is stored in **PC**Charge's database and can be viewed from the **Reports**.

Exp. Date (MMYY):

Enter the cardholder's credit card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)\

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Cash Back:

Allows you to enter the cash back amount. The cash back is an amount over the amount of purchase. This amount is to be given to the customer. Cash back is a service that EBT transactions allow you to offer to your customers.

Total:

This field shows the total amount of the transaction. It is calculated by adding the **Amount** to the **Cash Back** field.

All about EBT Card Transactions

Electronic Benefits Transfer (EBT) is a way of issuing and processing certain benefits electronically. The government issues Food Stamps and aid to families with dependant children on EBT cards that resemble credit or debit cards. Beginning in year 2002, the government has been able to issue Social Security payments, Disability payments, and many other government issued payments on these EBT cards. With EBT processing, you can process these payments as you would a debit card. More and more state governments and the federal government will be moving to this form of payment processing to reduce paper work and control fraud.

With EBT transactions, you should keep the following in mind:

1. EBT transactions can only be performed in a Retail or "face to face" environment. If you are a Mail Order type business, you cannot perform EBT transactions.

2. EBT transactions can be hand keyed, but swiped transactions utilizing a card reader and PIN pad attached to your computer are preferred.

As with debit card processing, EBT processing is a two-step process. EBT processors are typically Host Based. As with every Host-based System, you may have the ability to be set up for either **Auto (Time Initiated) Close** or **Manual Close**. Consult your merchant services provider to see what method is available and what method best suits your needs.

There are four main types of EBT card transactions. The types are based on the kind of benefit being processed. For instance, if you are processing a transaction with food stamps, you will want to use the transaction type called Food Stamps. The reason for the different types of transactions is that there are different rules governing each type of benefit.

1. **Cash** -- Use this transaction type if you are processing a transaction with an EBT card that was issued for a social security payment.

2. **Food Stamp** -- Use this transaction type if you are processing a food stamp transaction and want to take money from the EBT cardholder's account.

3. **Food Stamp Credit** -- Use this transaction type if you are processing a food stamp transaction and want to deposit money into the EBT cardholder's account.

4. **Account Inquiry** -- This transaction allows you to inquire into a customer's account.

There are two additional types available for certain EBT processing companies:

5. **Balance Inquiry** -- This action is used to determine the balance on an EBT card.

6. **Reversal** -- This action is used to fully or partially (up to the full dollar amount) reverse an EBT **Sale** transaction. In a host environment, this can only be done if it is the next transaction after the transaction being reversed.

Cash EBT Transactions

All transactions that are not food stamp transactions are processed as **Cash** EBT transactions. These **Cash** EBT transactions are very similar to debit transactions because customers can receive cash back from transactions.

As with credit card processing, gift card processing is a two-step process. As with every Host-based System, you may have the ability to be set up for either **Auto (Time Initiated) Close** or **Manual Close**. Consult your merchant services provider to see what method is available and what method best suits your needs.

There are four types of cash transactions:

1. **Withdrawal** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account, allowing you to then disperse cash to the cardholder.

2. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.

3. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.

4. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Food Stamp EBT Transactions

When you are performing a transaction using food stamp benefits, you will need to use **Food Stamp EBT Transactions**.

1. **Purchase/Sale** -- This action decreases the cardholder's limit to buy. It authorizes a transfer of funds from the EBT cardholder's account to your account.

2. **Post** -- This action makes an approved Voice Authorization transaction available for re-transmission.

3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. You will be deleting the transaction. You will not get the funds from this transaction. Use the void sale action to correct mistakes and on same-day returns. This action has to be performed on the same day.

4. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.

Food Stamp Credit EBT Transactions

When you are performing a return transaction using food stamp benefits, you will need to use **Food Stamp Credit EBT Transactions**.

1. **Credit** -- This action increases the cardholder's limit to buy. It authorizes a transfer of funds from your account to the EBT cardholder's account.

2. **Post** -- This action makes an approved voice authorization transaction available for re-transmission.

3. **Void** -- This action removes a withdrawal transaction from the re-transmission information. It deletes that transaction. The funds from this transaction will then not be transferred into your account. Use the Void action to correct mistakes and on same day returns. This action has to be performed on the same day.

Account Inquiry EBT Transaction

This transaction type is relatively simple. It is intended only as a maintenance function. The **Account Inquiry** function allows you to verify that there is a certain amount in a customer's EBT account. Simply enter the card number and expiration date. Click process to perform the account inquiry.

Processing EBT Transactions -- A Typical Day

In this section of the transaction primer, we will discuss an average day of processing EBT transactions. Processing EBT transactions is an 8-step process.

1. You open a batch simply by performing your first debit card transaction of the day.

2. Process whatever transactions you have for that particular day.

3. After you have completed processing transactions for the day, it is time to prepare for close.

Look at the **EBT Summary** report (see page 240) for the day.

- Make sure that you look at the report for the proper Terminal ID or Merchant Number.

- Does the report look correct?

- Do the totals look correct?

- Does the number of transactions look correct?

- If the report does not check out, view the **EBT Summary** report (see page 240) for both approved and unapproved transactions.

4. You may need to investigate the discrepancies.

5. Do you have to settle/close manually? Are your transactions automatically closed for you?

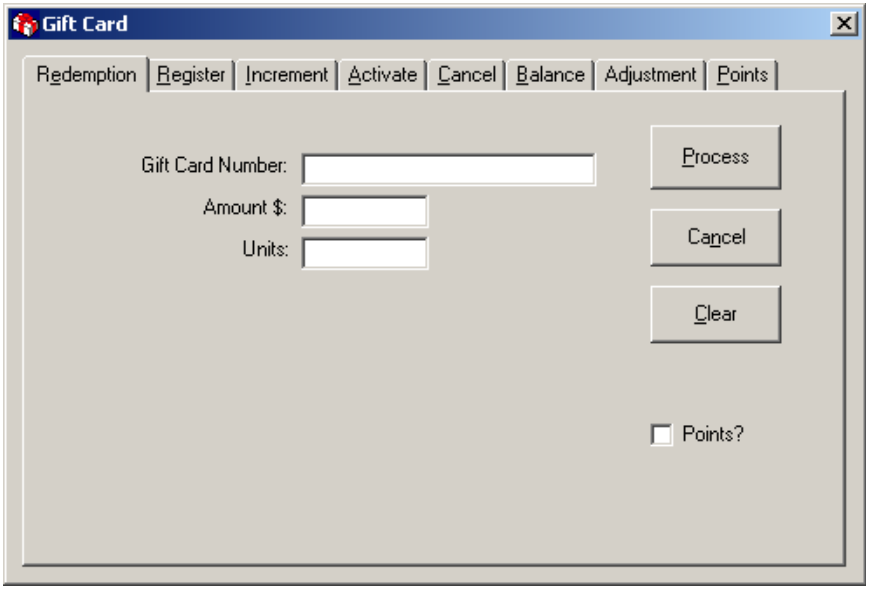
6. If settlement/closure will occur automatically, you are finished.

7. If you must settle/close manually, start that process now.

Typically, you should repeat these seven steps each day of processing EBT card transactions.

Gift Card Transaction Processing

To access the **Gift Card Transactions** window, click **Transactions** on the menu bar. Click the **Gift Card** option. Or, click the **Gift Card** button on the **Operational Toolbar**.



Action Tabs:

The action tabs allow you to select the desired **Action**: **Validate**, **Register**, etc. Not all **Action Tabs** or fields will be available to every gift card processing company for every transaction type.

Certificate Number:

Enter the cardholder's gift card/certificate number here. In a retail environment, the gift card may be swiped through a card reader. If the card cannot be swiped, type in the **Certificate Number**.

Exp. Date (MMYY):

Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Validation Code:

Validation Code is another name for the card's expiration date. Enter the cardholder's gift card account expiration date here. A slash or space is not required. (**Example:** For 01/00, enter 0100)

Ticket Number:

Enter your sales or invoice number in the **Ticket** field. This is a number that you designate. It can be any internal reference number.

Amount $:

Enter the dollar amount of the transaction here. The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25)

Increment Amount $:

Enter the dollar amount to be added to the card or certificate's balance. here The dollar sign need not be entered. (**Example:** For $25.25, enter 25.25).

Units:

Enter the total number of items or some calculated unit value defined by the user. This field is used in conjunction with a points program.

Points:

This field is used when tracking points for a program.

All about Gift Card Transactions

PCCharge has the ability to process gift cards or gift certificates, either through a swiped transaction or by manually entering the **Certificate Number**. The account number on a gift card is considered a **Certificate Number** in **PC**Charge.

Like credit card processors, gift card processors can be host-based or terminal-Based. Unlike credit card transactions, however, most gift card companies do not require transactions to be settled/closed.

There are several different types of gift card transactions. Many are specific to the gift card processing company used. Refer to the **PC**Charge Appendices for more information on the transactions available through your gift card processing company.

Processing Gift Card Transactions -- A Typical Day

We recommend that you follow these instructions each day that you process gift card transactions.

1. Process your transactions as described in the section **Gift Card Transaction Processing** (see page 168).

2. After you have completed processing transactions for the day, we recommend that you review the day's transactions.

   Look at the **Gift Card** report (see page 243) for the day.

   - View the report associated with your gift card Terminal ID or Merchant Number.
   - Does the report look correct?
   - Do the totals look correct?
   - Does the number of transactions look correct?

3. You may need to investigate any discrepancies that occur.

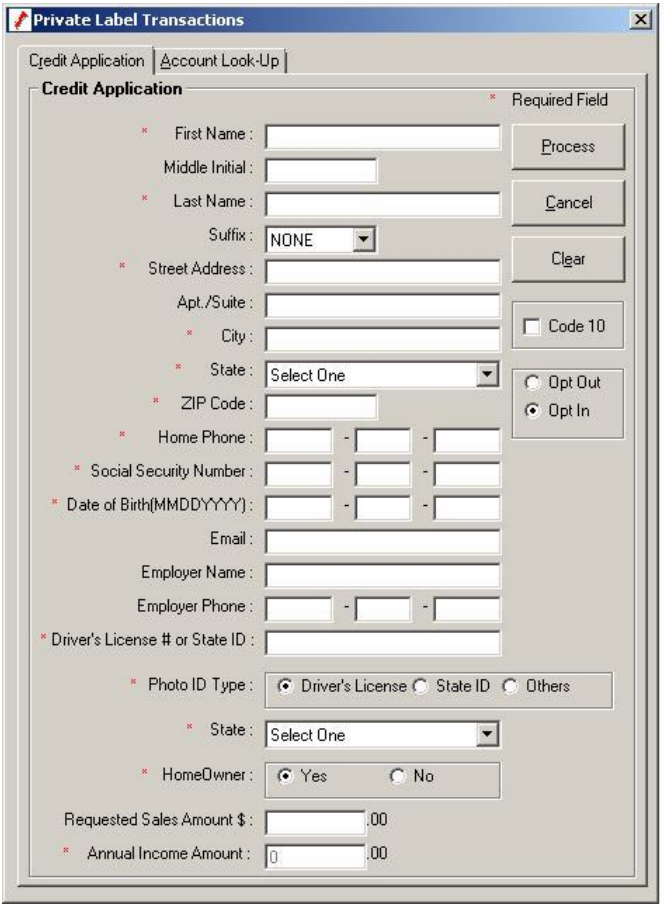
4. Do you have to manually settle/close your transactions, or are your transactions automatically closed for you?

5. If closure will occur automatically, you are finished. If you must manually settle/close, start that process now.

Private Label Transaction Processing

	Note: As of **PC**Charge 5.8.0, the **Credit Application** and **Account Look-Up** action tabs, along with the **Private Label Transactions** window, are only available for the CitiCorp private label processing company. Only **Manager** can perform Credit Applications and Account Look-Ups.

To access the **Private Label Transactions** window, click **Transactions** on the menu bar. Click the **Accounts** option. Or, click the **Accounts** button on the **Operational Toolbar**.



Action Tabs

The action tabs allow you to select the desired **Action**: **Credit Application**, **Account Look-Up**, etc. Some **Action Tabs** or fields will not be available to certain private label processing companies.

Credit Application

When you are performing a private label credit application, you will need to use **Credit Application**.

The **Offer New Accounts** parameter must be turned **ON** in the Account Information section of the **CITI Extended Data Fields** screen to access the **Credit Application** action tab.

The **Opt Out Trigger** parameter must be turned **ON** in the Account Information section of the **CITI Extended Data Fields** screen to display the **Opt Out/Opt In** radio button.

The **Code 10** radio button is used to indicate whether the Store Associate suspects any fraudulent activity on the part of the applicant (e.g., the ID looks suspicious etc.) Citi will generate a **Call Center** response, and the application will be completed by an OPS-Rep after speaking with the customer and store associate.

Credit Application Response Descriptions

- **Approval** – Displays Approval message, Account Number, and Credit Limit. The response screen for Approval will have options to **Proceed to Sale** or to click **OK** and return to main screen.
- **Call Center (for Pending, Referral & Call Center** – Displays Pending Number.
- **Decline** – Displays message stating that the application could not be processed at this time. "DECLINE" will not be displayed on the response screen.
- **Counter Offer** – Displays the Counter Offer credit limit proposed, with the options to accept or reject the counter offer.

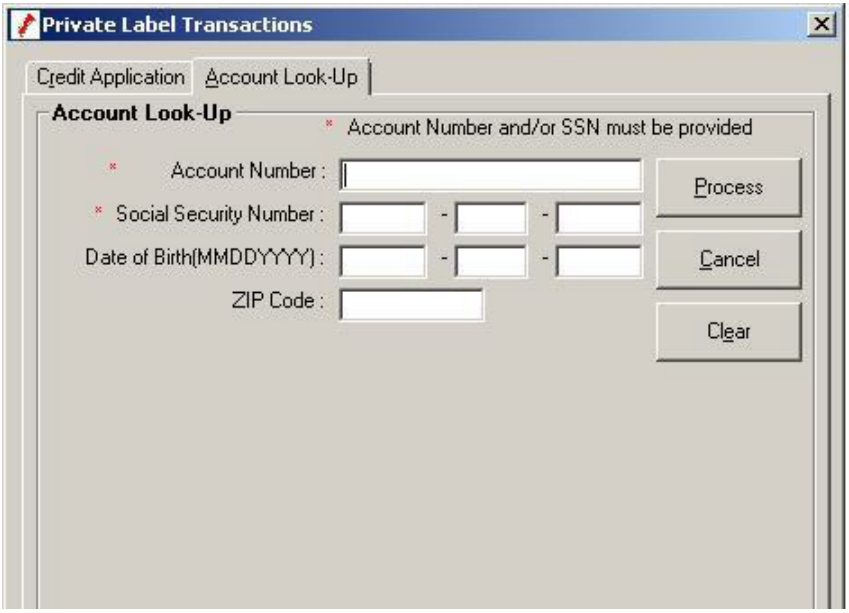
Account Look-Up

When you are performing a private label account inquiry, you will need to use **Account Look-Up**.

The **Offer Account Look-Up** parameter must be turned **ON** in the Account Information section of the **CITI Extended Data Fields** screen to access the **Account Look-Up** action tab.

Account Look-Up Response Descriptions

- **Captured** – Displays Approval message and Open to Buy amount, depending on **Display OTB** parameter from processor's Extended Data Fields screen.
- **Call Center (for Referral & Call Center** – Displays message requesting additional information.
- **Decline** – Displays message stating that the account could not be found.



Frequently Asked Questions

1. *I'm trying to process a transaction. What does "Serv Not Allowed" mean?*

   If you're using 3rd party POS software or some other interface to **PC**Charge, you may encounter this problem if you're using a card swipe device and the merchant account in **PC**Charge is set up as some card-not-present business type. Additionally, this problem may occur if you try to process a debit or EBT transaction when your merchant isn't set up to process debit cards or EBT cards.

2. *I'm trying to process a transaction. What does "Error 17" mean?*

   This error will sometimes occur after clicking the **Process** button. To correct this problem, perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 195). Re-attempt the transaction. If the error occurs again, reboot your computer and re-attempt the transaction. This error may also occur if you are using any non-alphanumeric characters in the card member name (such as an ampersand (&) or apostrophe (')).

3. *I'm trying to process a transaction. What does "Error 18" mean?*

   This may be due to a modem setup problem. Change your modem settings by using the **Manual Modem Setup** window (see page 85).

4. *I'm trying to settle my batch. I'm getting RB errors that end with the letters AMEX or DISC.*

   This is likely because your merchant account is not set up to process a card type included in the batch. If the end of the message is AMEX or DISC, try voiding out transactions of that type. Then perform the **Repair** and **Compact** procedures as described in the section **Repair/Compact** (see page 195). Try settling the batch again. If the batch settles, try re-entering the transactions you'd voided as Post Auths (Post Authorizations). Next, try to settle your batch. If you get the same type of RB error, contact your payment processing company or merchant service provider to set up your account to accept AMEX and Discover cards.

5. *Why do black fields show up in PCCharge while I'm processing a transaction?*

   Shut down **PC**Charge. Open your Windows **Control Panel** by clicking **Start | Settings | Control Panel**. Double-click the **Display Settings** icon and click the **Appearance** tab. Under **Scheme**, select **Windows Standard**. Click **Apply**, and then click **OK**. Restart **PC**Charge. The fields should now be readable.

6. *Why are buttons missing from the PCCharge interface?*

   Sometimes certain buttons (**Sale**, **Credit**, **Void**) may seem inaccessible or "chopped in half". This may be because your monitor's resolution is too low. To check this, shut down **PC**Charge. Click **Start** | **Settings** | **Control Panel**. Double-click the **Display Settings** icon and click the **Settings** tab. Now increase your screen resolution. Restart **PC**Charge. The issue should now be resolved.

7. *How do I transfer PCCharge to a new computer?*

   Consult the sub-section **Transferring PCCharge to a Different Computer** in the section **Backup/Restore**.

8. *What ports do I need to open on my firewall in order to process Internet transactions?*

   If you are using TSYS Acquiring Solutions (VISA), open port 5003. If you are using Nova (now Elavon), open port 8100. If you are using BAMS FACTS/Tandem (NPC), open port 5300. If you are using Heartland Payment Systems, open ports 22341 and 22342. If you are using any other processor via TCP/IP Internet, you will need to open port 443.

9. *Why won't my modem work?*

   Most financial institutions require that transactions be processed via modem communication at 1200 baud with no data compression (7-even-1). Software modems typically cannot step down to 1200 baud for the transactions to be completed. Software modems use the Windows operating system and the computer's processor to handle data transfer. This data transfer is usually compressed by the modem driver software and thus cannot be passed back and forth between our software and the processor. This is not a fault of the **PC**Charge software, but a lack of ability for the modem to pass the transaction information in the required format of the processor. Hardware modems rely on the actual modem to handle the data transfer between the software and the processor. This hardware handling of the data by the modem does not require the software compression associated with Win/Soft modems. Thus, the data can be sent uncompressed in the proper format.

10. *What information do I need to enter for a regular transaction?*

    The only information required to process a credit card transaction is the card number, expiration date, and the amount. However, this will get you the worst per-transaction rate possible. If your merchant account is set up as Retail, you should use a card swipe device. If your merchant account is set up as Mail Order, E-Commerce, or some other card-not-present business, you should supply as much information as possible (street address, zip code, ticket number, CVV, etc.). Check with your payment processing company to find out how to obtain the best per-transaction rates available for your business type.

11. *I just received an upgrade for PCCharge. How should I upgrade?*

    If you are using any sort of Point of Sale (POS), make sure that the version is compatible with the version of **PC**Charge that you are upgrading to.

    Consult the sections **System Requirements**, **Upgrade Preparation**, and **Upgrading PCCharge** (see pages 21, 22, and 24).

12. *What PCCharge reports should I use on a daily basis?*

    The most commonly used reports in **PC**Charge are

    - **Credit Card Detail** -- This report shows you the results of all transactions processed on the specified day.
    - **Batch Pre-Settle** -- This report is used before settling a batch. It shows you all the transactions that are waiting to be settled. View this report before settling your batch to confirm that everything in your batch is correct.

Batch Post-Settle -- This report is used after settlement has occurred. This report is primarily used to retrieve transaction history.

13. *How do I find my PCCharge serial number?*

    Click **Help** on the **PC**Charge menu bar (near the top right-hand corner of **PC**Charge window. Click **About**. **PC**Charge will display your 16-digit serial number.

14. *I'm trying to view a report. What does "Runtime Error 91" mean?*

    This error can often be corrected by using the **Repair** and **Compact** procedures as described in the section **Repair/Compact Database** (see page 195).

15. *How do I add a merchant number to PCCharge?*

    Visit us online at http://www.pccharge.com/support for the latest information on adding **PC**Charge merchant numbers.

Offline Processing and Import Files

Simple Explanation: **PC**Charge Payment Server can load files created using its **Offline Processing** feature. These files contain credit card transaction information. This section describes how to create and load these files.

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Offline Processing

Simple Explanation: Offline processing allows you to enter all the necessary data for each of your transactions without having to connect to the processing company for each transaction immediately. The card information is saved into a new or existing Super DAT (SDT) file and is held there until the credit card processing company is actually contacted.

Offline processing saves time because the credit card processing company is not contacted for transaction authorization until after the user has finished inputting all transactions and is ready to process them all as one batch (group). It can also be used should you temporarily lose your connection to the credit card processing company.

If you don't think you'll need this ability, skip ahead to the section **Utilities Menu** (see page 183).

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

How to Process Offline Transactions

1. To enable **Offline Processing**, click **Transactions** on the menu bar. Click the **Credit Card** option. **PC**Charge will display the **Credit Card Transactions** window. Click the **Process Offline** button.

2. **PC**Charge will display a **New/Edit Existing** window, allowing you to create a new SDT file or open an existing one (to add transactions). This Super DAT (SDT) file will contain your offline transactions.

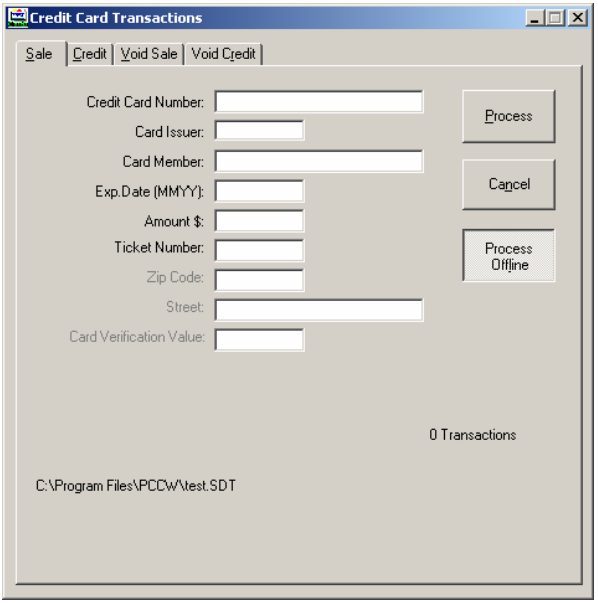
   - If you're creating a new SDT file, enter a filename into the box labeled **File name**. Click the **Open** button to create your file, or click the arrow to the right of the **Look In** drop-down box to browse to a different save location.

   - If you're opening an existing SDT file, select the file you wish to open (you may need to change the **Look In** location to find your file). Click the **Open** button to open the file.

3. Click **OK** to create or load your file. **PC**Charge will return to the **Credit Card Transactions** window. Notice that the **Process Offline** button is activated. This indicates that any transactions processed will be recorded in the file displayed at the bottom of this window.

Note: If your connection to the processing company is still available and you're only using offline processing to speed up transaction processing, you can interrupt offline processing and return to normal processing at any time by clicking the **Process Offline** button again to deactivate it.

4. Process any transactions that you want included in the offline batch of transactions. Clicking the **Process** button saves that transaction to your SDT file, and **PC**Charge will update the transaction count at the bottom of the **Credit Card Transactions** window.



5. When you're done entering transactions, click the **Process Offline** button to close the file and save all the transactions you've just entered.

6. To actually have your credit card company process the transactions, you'll need to import your SDT file. The following section, **File Import**, explains how to do this.

File Import

Simple Explanation: **PC**Charge allows you to import files containing transaction information (created using **PC**Charge's offline processing feature). If you don't think you'll need this ability, skip ahead to the section **Utilities Menu** (see page 183).

WARNING: Transactions processed via offline processing have a higher per-transaction rate than swiped transactions. However, you can often achieve better rates by providing the greatest amount of information available for each transaction (Zip, address, etc.). Check with your payment processing company for details on per-transaction rates.

Processing an Import File

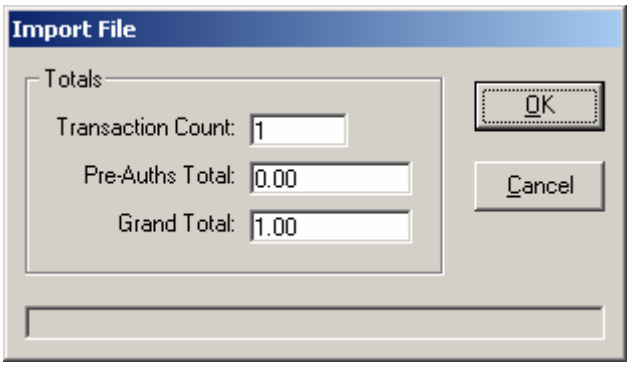
1. To access the **Import File** window, click **File** on the menu bar. Click the **Import** option. You may also click the **Import File** icon on the **Icon Bar**.

2. If you have multiple merchant numbers, you will be prompted with the **Select Merchant Number** window. Select the merchant number and company that you want to use to process the transaction and click **OK**.

3. **PC**Charge will display an **Open** window. Click the drop-down arrow next to the field labeled **Files of Type** and select the SDT file type. **PC**Charge will then allow you to select your SDT file.

Note: The default directory displayed is the **PC**Charge directory. If your files were saved to a different location, click the drop-down arrow next to the field labeled **Look in:** (near the top of this window) in order to browse to that location.

4. Select your import file and click the **Open** button. **PC**Charge will display the **Import File** window.



- **Count** -- The **Count** is the total number of all transactions included within the import file.
- **Pre-Auths Total** -- The **Pre-Auths Total** is the total dollar value of all pre-auth transactions included within the import file.
- **Grand Total** -- The **Grand Total** is the total dollar value of all transactions included within the import file that are not pre-auths.

5. **PC**Charge will display the number of transactions in the file (the **Count**) and the balance of the transactions in the file (the **Balance**). Click **OK** to start processing the transactions.

6. After your import file has been processed, **PC**Charge will ask if you want to delete the original import file. Most users will want to delete the file to help keep customers' account information secure. You must make a business decision on whether or not it is beneficial for you to keep import files.

7. **PC**Charge generates an ASCII text file after processing an import file. This file contains the transaction responses from the credit card processing company. The file's name will be the same as the original import file, and the file's extension will be `.SRP`. **Example:** `MYFILE.SDT` ➔ `MYFILE.SRP`

8. You may use a standard text editor (like Microsoft's Notepad) to view SRP files and get the results for your transactions, or you may use the **PC**Charge reports to view the detailed transaction history for transactions processed via import files. Consult the section **Reports** for more information on **PC**Charge's reporting capabilities (see page 226).

Utilities Menu

★	**Simple Explanation:** The **Utilities** menu provides you with some powerful tools that can be used to improve the functionality, stability, and usability of your **PC**Charge environment. Many users will not need to use these tools on a regular basis (except for the **Backup/Restore** and **Repair/Compact** functions, which should be used regularly). We highly recommend that all users review this section of the manual to understand these tools.

The **Utilities** menu allows you to access the following functions:

- **Configuration Disk**
- **Backup / Restore Files**
- **Transaction Archive/Purge**
- **Repair Database**
- **Compact Database**
- **Retrieve Account Number**

To access the **Utilities** menu options, click **Utilities** on the menu bar.

Configuration Disk

Simple Explanation: The **Configuration Disk Maintenance** window allows you to create or restore from a backup configuration disk. The configuration disk described here is just like the one described in the section **Update Configuration Disk** (see page 82).

Note: The difference between the configuration disk and the backup/restore functions is that the backup/restore functions use ZIP compression and also save **PC**Charge's database.

Updating/Creating a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.

2. Select the option **Update/Create Config Disk** and press **OK**. **PC**Charge will warn you that your existing configuration disk will be overwritten. This is referring to the merchant information you have on your existing configuration disk, if you're using a pre-existing disk. If you're using a blank disk, this warning does not apply. Click **OK** if you wish to continue and overwrite any existing information.

3. **PC**Charge will prompt you to insert your configuration disk. You may insert the floppy configuration disk that you received with **PC**Charge, a more recent configuration disk that you personally created using **PC**Charge, or a blank floppy disk.

4. Click **OK** when ready, and **PC**Charge will prompt to specify a save location.

5. Click **Open**, and **PC**Charge will save your current **PC**Charge merchant account information to that disk.

Restoring from a Configuration Disk

1. To access the **Configuration Disk Maintenance** window, click **Utilities** on the menu bar. Click the **Configuration Disk** option.

2. Select the option **Restore From Config Disk** and press **OK**. **PC**Charge will warn you that your existing merchant information will be overwritten. This is referring to the merchant numbers you have set up in **PC**Charge. The **PC**Charge database and your history of transactions will not be overwritten. Click **OK** if you wish to continue.

3. **PC**Charge will prompt you to insert your configuration disk. You may insert the CD or floppy configuration disk that you received with **PC**Charge, or you may insert a more recent configuration disk that you personally created using **PC**Charge. Click **OK** when ready, and **PC**Charge will restore your merchant account information from that disk.

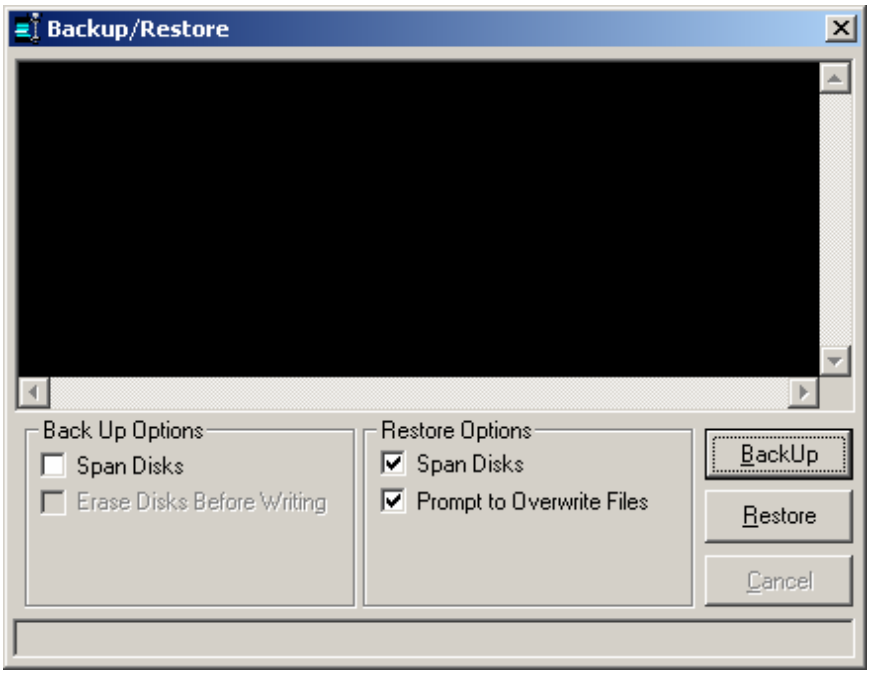
Backup/Restore

★	**Simple Explanation:** **PC**Charge provides users with the ability to back up and restore critical user information and transaction records. We **HIGHLY** recommend that you regularly use this feature in order to help secure your payment processing data (in case of system failure, accidental deletion, etc.).

PCCharge's backup files (restoration information) contain your merchant account information and your **PC**Charge database. If you regularly maintain your restoration information, all you would have to do in the event of catastrophic data loss would be to reinstall **PC**Charge and use this feature to retrieve your restoration information.

Additionally, you can use this feature of **PC**Charge should you ever need to move your copy of **PC**Charge from one computer to another computer. The sub-section **Transferring PCCharge to a Different Computer** (found later in this **Backup/Restore** section) gives instructions on this procedure.

☛	**Note:** We **HIGHLY** recommend that you not back up to your own hard drive, as this defeats the purpose of a backup in the event of system failure. You can use almost any standard, spacious (>50mb), removable media to back up your **PC**Charge data (**Example:** USB drive, Zip drive, CD-RW, etc.) Your restoration information can be saved across your network to another computer's hard drive. You can even use multiple 3½-inch floppy disks. However, the **PC**Charge restoration information will likely require over a dozen 3½-inch floppy disks.



Backing Up Your PCCharge Files

1. Click **Utilities** on the **PC**Charge menu bar. Click **Repair Database**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "Process Complete".

2. Click **Utilities** on the **PC**Charge menu bar. Click **Compact Database**. Depending on the size of your database, it may take a few minutes for **PC**Charge to complete this procedure. Click **OK** when you see the message "Process Complete".

3. Click **Utilities** on the **PC**Charge menu bar. Click **Backup/Restore Files**. A window titled **Backup/Restore** will appear.

    - The option labeled **Span Disks** (in the **Back Up Options** section) allows you to use multiple disks (for example, if you'll be using floppy disks for back up). Check this option if you think your restoration information will take up more than one disk.

WARNING: If you check the option labeled **Span Disks**, the option **Erase Disks Before Writing** becomes accessible (and is checked by default). If this option is checked, any removable disk you insert to use as backup media will be completely erased prior to the back up process. This does not apply to hard disks.

4. Click the **BackUp** button. A window titled **Back Up Data Files to…** will appear.

Note: The **PC**Charge backup function defaults to saving the information to floppy disk(s). Make sure the disk(s) you use do not contain important information or are already formatted. If you are back up your information to removable media (floppy disks, Zip disks, etc.), **PC**Charge **WILL ERASE** the contents of the volume(s). If you are backing up to a hard drive, **PC**Charge **WILL NOT ERASE** the contents of the selected volume.

5. Browse to the location of the backup media you wish to use. Click the **Open** button to initiate the backup process. **PC**Charge will begin to pack your restoration information into a file named BACKUPID.ZIP (by default). You may be prompted to insert additional disks to contain any data that will not fit on the previous volume. Once the backup process has completed, store your restoration information in a safe place.

Restoring PCCharge Backup Files

1. Click **Utilities** on the **PC**Charge menu bar. Click **Backup/Restore Files**. A window titled **Backup/Restore** will appear.

2. The option labeled **Span Disks** (in the **Restore Options** section) allows you to retrieve your restoration information from multiple disks (if the data was originally "spanned" across multiple disks). Most users should leave this option checked.

3. If you uncheck the option labeled **Prompt to Overwrite Files**, **PC**Charge will overwrite any files in your **PC**Charge directory with whatever is contained within your restoration information.

4. Click the **Restore** button. A window titled **Restore Data Files from…** will appear.

5. Browse to the location of the backup file you wish to use (named BACKUP.ZIP by default). Click the **Open** button to initiate the restoration process. **PC**Charge will begin to unpack your restoration information into the **PC**Charge installation directory. You may be prompted to insert additional disks (if the original backup spanned several disks). Once the restoration process has completed, shut down and restart **PC**Charge. You may now proceed with processing transactions.

Transferring PCCharge to a Different Computer

Note: This procedure will not allow you to use **PC**Charge on two different computers. This procedure only allows you to transfer your installation of **PC**Charge from one computer to a different one.

1. Start your copy of **PC**Charge on the "old" computer.

2. The person who normally settles/closes batches should complete this step.

   Settle or close any batches you may have that are open. To do so, click **Transactions** on the **PC**Charge menu bar (near the top of the **PC**Charge main screen). Click **End-of-Day**. Proceed with normal batch settle/close steps. You must settle/close ALL open batches for ALL accounts before transferring--otherwise, data may be lost and money may not be transferred to your account(s).

   If your account is host-based and set to "auto close", it is recommended that you transfer **PC**Charge after the auto close has taken place and before any new transactions are processed.

3. Review the section **System Requirements** to make sure that the "new" computer meets those requirements (see page 21).

4. Install **PC**Charge on the "new" computer. Follow the standard installation procedure as described in the section **Installation** (see page 26). You do not need to start, set up, or configure **PC**Charge at this time.

5. Return to the "old" computer. Create a backup of your **PC**Charge files using the procedure described in the sub-section **Backing Up Your PCCharge Files** (found earlier in this **Backup/Restore** section). Make sure that whatever media you use to back up your **PC**Charge files can be accessed by the "new" computer.

6. Return to the "new" computer. Start **PC**Charge.
   - Click **No** when asked if you have a configuration disk.
   - Enter your **PC**Charge serial number.
   - Click **Cancel** when the **Configure Setup** (or **Preferences**) window appears.
   - Click **OK** when **PC**Charge warns that your credit card company is not set up.

7. Restore your **PC**Charge files (from the "old" computer) using the procedure described in the sub-section **Restoring PCCharge Backup Files** (found earlier in this **Backup/Restore** section).

8. You may now begin processing transactions using your "new" computer. We recommend that you wait at least one month before uninstalling **PC**Charge from your "old" computer, or that you back up your entire **PC**Charge directory from that computer to removable archive media (CD-R, or some other comparably sized media).

Transaction Database Archiving

★	**Simple Explanation:** During daily use, **PC**Charge automatically stores in its database records of your transaction processing. This database will obviously increase in size over time, and may decrease operational efficiency, slow down transaction processing, and increase the likelihood of database corruption. Our **Transaction Database Archive** helps you to prevent such issues by providing you with an efficient and simple means of moving older transactions from your working database to a separate archive database.

☛	**Note:** The **Transaction Database Archive** is currently only intended for use with terminal based processing companies. Host based companies store transaction information on their systems, so **PC**Charge can't know if individual transactions are active or inactive. To determine if your credit card processing company is terminal or host based, consult the section of the **PC**Charge Appendices that relates to your credit card processing company.

Only transactions that are "complete" will be archived by the **Transaction Database Archive**. This includes the following types of transactions:

- Successfully settled/closed Sale transactions
- Successfully settled/closed Post-Auth transactions
- Successfully settled/closed Void transactions
- Follow-on transactions associated with successfully settled/closed Post-Auth & Sale transactions
- Declined transactions

Transactions that are never archived include:

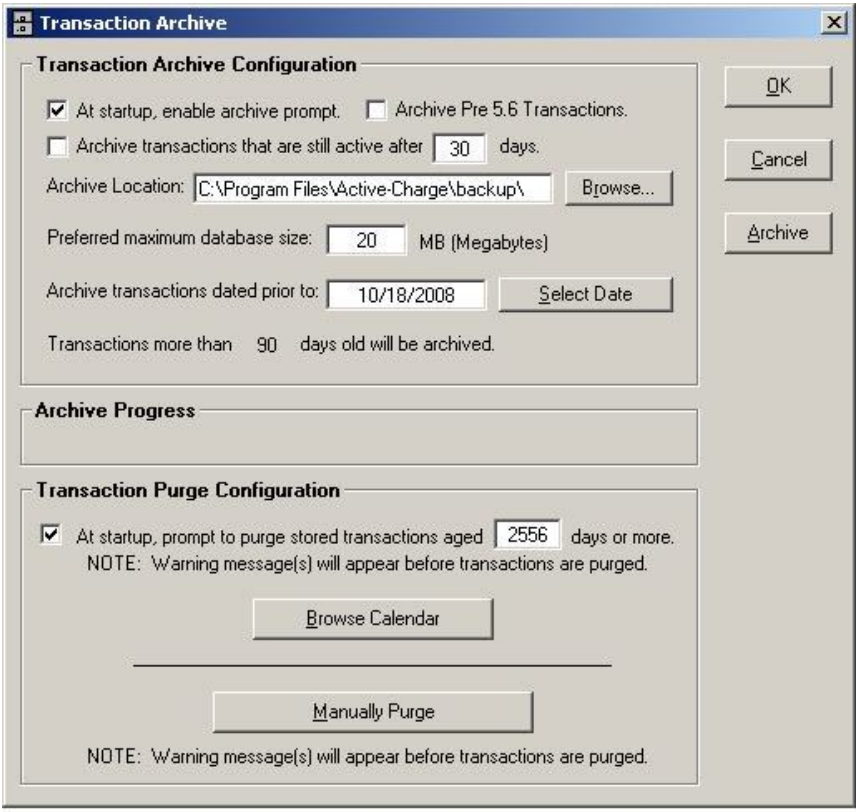
- "Active" transactions (those transactions that have not been settled/closed)
- "Open" Pre-Auth transactions (those without a successfully settled/close Post-Auth

Setting Up Transaction Database Archiving

★	**Simple Explanation:** **PC**Charge scans its program directory during startup. If its database exceeds the **Size Limit** specified in the **Transaction Archive** window, **PC**Charge will ask if you want to archive the database. If you decide to archive the database, those transactions that are applicable to archiving and that are older than the **Keep Transaction** value will be archived.

1. To access the **Transaction Archive** window, click **Utilities** on the menu bar. Click the **Transaction Archive/Purge** option.

2. By default, the box labeled **At startup, enable archive prompt** is checked. We **HIGHLY** recommend that most users leave this checked, since this means that **Transaction Database Archiving** is turned on. If you do expect to process a very high volume of transactions on a daily basis, you may choose to uncheck this box, click **OK**, and skip ahead to the section **Transaction Database Purging** (see page 192).


Transaction Archive
Transaction Archive Configuration
At startup, enable archive prompt.
Archive Pre 5.6 Transactions.
Archive transactions that are still active after 30 days.
Archive Location: C:\Program Files\Active-Charge\backup\
Browse...
Preferred maximum database size: 20 MB (Megabytes)
Archive transactions dated prior to: 10/18/2008
Select Date
Transactions more than 90 days old will be archived.
OK
Cancel
Archive
Archive Progress
Transaction Purge Configuration
At startup, prompt to purge stored transactions aged 2556 days or more.
NOTE: Warning message(s) will appear before transactions are purged.
Browse Calendar
Manually Purge
NOTE: Warning message(s) will appear before transactions are purged.

3. Most users should not place a check in the checkbook labeled **Archive transactions that are still active after ## days**. This feature was included mainly for those businesses that process a high volume of transactions daily (at least one hundred).

	Technical Details: If you activate this feature, **PC**Charge can help to save available disk space (assuming your archive is on a separate system). This is accomplished by archiving active transactions that are likely no longer valid. For example, the time limit on the usability of a Pre-Auth transaction is about 7-10 days. If you were to set activate this feature and set it to 15 days, **PC**Charge would archive any Pre-Auths that are still active (have not been Post-Authed) after 15 days—thus removing them from your database).

4. If the **PC**Charge database exceeds the **Preferred maximum database size** specified in this window, **PC**Charge will ask you during program startup if you want to archive the database. The default value is 20 megabytes. We recommend that you leave this size limit at its default value unless you expect to process a very high volume of transactions on a daily basis.

- The **Archive** button in the **Transaction Archive** window performs the same database checking and will prompt you if necessary. The difference is that if the box labeled **At startup, enable archive prompt** is checked, **PC**Charge will automatically prompt you to archive your database.

5. If this is your first installation of **PC**Charge (not an upgrade), leave the box labeled **Archive Pre 5.6 Transactions** unchecked and skip ahead to step 6. If you upgraded to this version of **PC**Charge from version 5.6 or earlier, review the following information:

   - **PC**Charge versions 5.6 and later record the "status" of a transaction in the **PC**Charge database. For example, successfully settled Sale transactions are recorded as "settled", and declined transactions are recorded as being "declined".

   - Versions of **PC**Charge earlier than 5.6 did not record the status of a transaction. Newer versions of **PC**Charge cannot determine the status of these older transactions, and therefore cannot determine whether these transactions are ready for archiving.

   - If you **DO NOT** check this box, **PC**Charge will only archive those transactions that are post-5.6 and that are older than the date found in the box labeled **Archive transactions dated prior to**.

   - If you **DO** check the box labeled **Archive Pre 5.6 Transactions**, **PC**Charge will archive pre-5.6 transactions (even though it cannot determine their status). If you decide to check this box, we **HIGHLY** recommend that first you back up your **PC**Charge directory. Secondly, use the reports and make sure that there are no open Pre-Auths awaiting a Post-Auth. Settle/close any open batches. You may then proceed with archiving pre-5.6 transactions

6. By default, **PC**Charge deposits database archives into the backup directory in the main **PC**Charge directory as displayed in the field **Archive Location**. Most users should accept this default, but you may specify a different directory by typing it in, or by using the **Browse...** button.

7. **PC**Charge will not archive transactions that are older than the date in the box labeled **Archive transactions dated prior to**. By default, this amounts to 90 days. Most users should accept this default, but you may specify a different length of time by entering a "cutoff" date in the box labeled **Archive transactions dated prior to**. You may also select a date by using the **Select Date** button.

Note: Although you are indicating a specific date, **PC**Charge does not use this date as a fixed or absolute value. The date you select is only a reference for selecting a relative time period from today.

Note: Even if you select today's date in the box labeled **Archive transactions dated prior to**, **PC**Charge will not archive those transactions that are awaiting settlement.

8. You may safely ignore the lower half of this window (**Transaction Purge Configuration**) for now, since it is explained later in this manual.

9. **PC**Charge's **Transaction Database Archive** functionality is now set up. The following section gives instructions on to use **Transaction Database Archiving**.

Using Transaction Database Archiving

Note: No matter what you select in the **Transaction Archive** window, **PC**Charge does not automatically archive the database. Instead, **PC**Charge will warn you during startup if the conditions you specify in this window are met. You can also click the **Archive** button in the **Transaction Archive** window to have **PC**Charge archive the database.

1. If **At startup, enable archive prompt** is checked in the **Transaction Archive** window, **PC**Charge will examine its database during startup. If the size of the **PC**Charge database exceeds the **Preferred maximum database size** specified in this window, **PC**Charge will ask you if you want to archive the **PC**Charge database.

2. We recommend that most users click **Yes** to increase operational efficiency, speed up transaction processing, and decrease the likelihood of database corruption.

Technical Details: If you click **Yes**, **PC**Charge will first check to see how old the transactions in its database are. It will then consult the value of the **Archive transactions that are still active…** field in the **Transaction Archive** window. Transactions that are younger than **Archive transactions that are still active…** *will not* be included in the archive. Transactions that are applicable to archiving *and* that are older than **Archive transactions that are still active…** will be moved out of the current database and into the archived database.

3. **PC**Charge will consult the value of the **Archive Location** in the **Transaction Archive** window to determine where it should put the archived database. You can configure this location in the **Transaction Archive** window.

4. If you've previously archived the database, **PC**Charge will append any newly archived transactions to that existing database (unless you specify a different **Archive Location**).

5. After **PC**Charge has completed the archive process, perform a **Repair/Compact**:

   - Click **Utilities** on the menu bar. Click the **Repair** option. **PC**Charge will take a few moments to repair your database, depending on its size.

   - **PC**Charge will notify you when the process is complete. Click the **OK** Button.

   - Click **Utilities** on the menu bar. Click the **Compact** option. **PC**Charge will take a few moments to compact your database, depending on its size.

   - **PC**Charge will notify you when the process is complete. Click the **OK** Button.

6. You database has now been archived, repaired, and compacted. You should follow these steps whenever **PC**Charge asks you if you want to archive the **PC**Charge database.

Transaction Database Purging

Simple Explanation: In response to the recent CISP requirements from Visa, **PC**Charge now allows users to purge (delete) transactions from their **PC**Charge databases that are older than a configurable amount. This is different from the archive feature because the archive feature simply backs up transactions to a database. The purge feature will actually delete transactions from the applicable databases (`pccw.mdb` and `pccwhist.mdb`). **PA-DSS Requirement 2.1** - The end user merchant will not hold out of date cardholder data. The retention period will be merchant defined.

Note: You can get the most current information regarding CISP by visiting http://www.visa.com. The following information was taken from that site:

In April 2000, Visa announced the launch of its Cardholder Information Security Program (CISP). Approved in October 1999 and mandated June 2001. CISP defines a standard of due care for securing Visa cardholder data, wherever it is located. CISP compliance has been required of all entities storing, processing, or transmitting Visa cardholder data. Members must comply with CISP and are responsible for ensuring the compliance of their merchants and Agents—whether they support Issuing or Acquiring activity—for all payment channels, including retail (brick-and-mortar), mail/telephone-order, and e-commerce.

WARNING: Purging is permanent. Once deleted, transactions cannot be recovered.

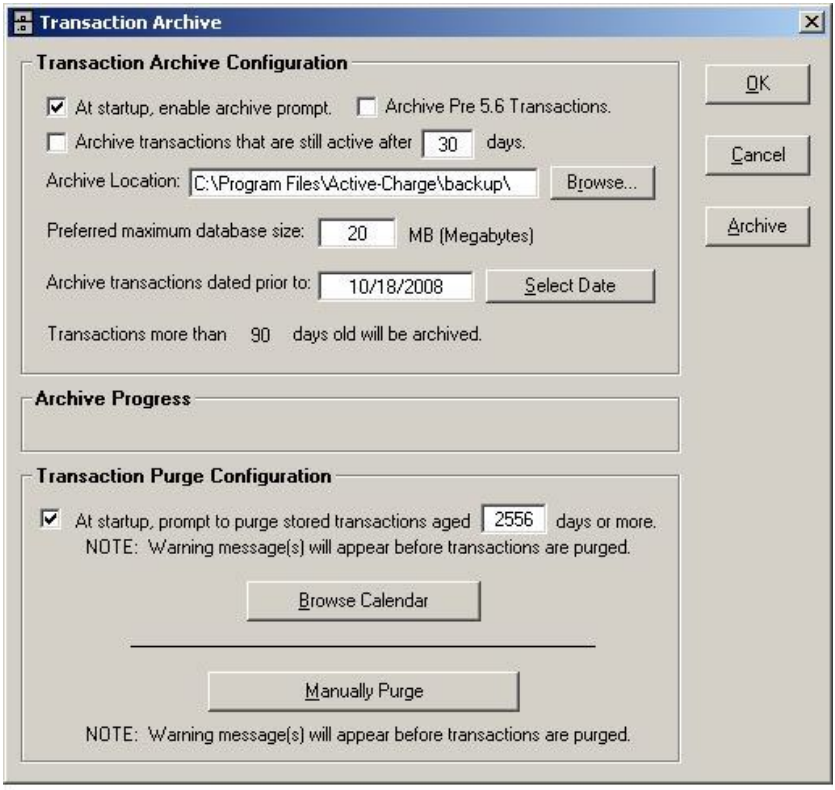
Setting Up Transaction Database Purging

1. You may safely ignore the upper half of this window (**Transaction Archive Configuration**) for now, since it was explained in the previous section.

2. By default, the checkbox in the **Transaction Purge Configuration** section of this window is checked. We **HIGHLY** recommend that most users leave this checked, since this means that **PC**Charge will automatically prompt you to purge your database. If you uncheck this box and forget to purge your database at the appropriate time, your business may no longer be CISP compliant and may be liable to fines imposed by various financial agencies.

3. If the **PC**Charge database exceeds the **aged** ## **days or more** value specified in this window, **PC**Charge will ask you during program startup if you want to purge the database. The default value is 2556 days (7 years). Most users should accept this default, but you may specify a different time period by typing it in, or by using the **Browse Calendar** button. Note that this does not set an absolute date (like October 9th, 1974); it only is a reference for selecting a relative date (like 3650 days).

4. **PC**Charge's **Transaction Database Purging** functionality is now set up. The following section gives instructions on to use **Transaction Database Purging**.

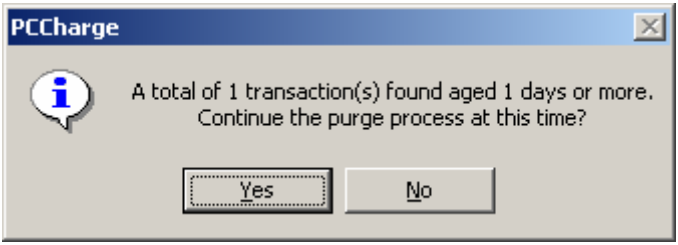

Transaction Archive
Transaction Archive Configuration
At startup, enable archive prompt.
Archive Pre 5.6 Transactions.
Archive transactions that are still active after 30 days.
Archive Location: C:\Program Files\Active-Charge\backup\
Browse...
Preferred maximum database size: 20 MB (Megabytes)
Archive transactions dated prior to: 10/18/2008
Select Date
Transactions more than 90 days old will be archived.
OK
Cancel
Archive
Archive Progress
Transaction Purge Configuration
At startup, prompt to purge stored transactions aged 2556 days or more.
NOTE: Warning message(s) will appear before transactions are purged.
Browse Calendar
Manually Purge
NOTE: Warning message(s) will appear before transactions are purged.

Using Transaction Database Purging

☛	**Note:** No matter what you select in the **Transaction Archive** window, **PC**Charge does not automatically archive the database. Instead, **PC**Charge will warn you during startup if the conditions you specify in this window are met. You can also click the **Manually Purge** button in the **Transaction Archive** window to have **PC**Charge purge transactions from the database.

1. If the checkbox in the **Transaction Purge Configuration** section of the **Transaction Archive** window is checked in the **Transaction Archive** window, **PC**Charge will check its databases during startup to see how old the transactions are. Transactions that are older than the value shown in the **Transaction Archive** window will be purged from the databases. Transactions that are younger than this value will not be purged.

2. If **PC**Charge finds applicable transactions, it will ask you if you want to continue with the purge process.

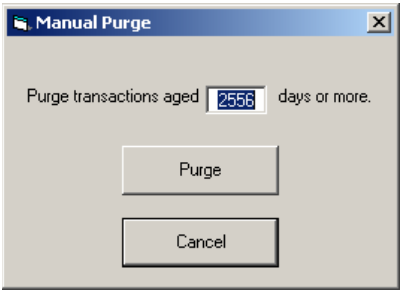


3. If you click **Yes**, **PC**Charge will delete the transactions from its databases.

STOP	**WARNING:** Purging is permanent. Once deleted, transactions cannot be recovered.

Manual Transaction Database Purging

1. If you click the **Manually Purge** button in the **Transaction Archive** window, a new window will pop up allowing you to specify which transactions you want to purge from the databases. Editing this value will not affect the **aged** ## **days or more** value configured in the **Transaction Archive** window.



2. If you click **Purge**, **PC**Charge will first check to see how old the transactions in its databases are. It will then consult the value of the **aged** ## **days or more** value in the **Transaction Archive** window. Transactions that are older than the **aged** ## **days or more** value will be purged from the databases. Transactions that are younger than the **aged** ## **days or more** value will not be purged.

STOP	**WARNING:** Purging is permanent. Once deleted, transactions cannot be recovered.

Repair/Compact Database

Simple Explanation: The **Repair/Compact** database functions allow you to clean and repair your database. These two functions should be used together. Always perform a **Repair Database** first, followed by a **Compact Database**.

We **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact. You should also use these features after you perform a **Void Sale** transaction.

Note: These two functions should be used together. Always perform a **Repair Database** first, followed by a **Compact Database**.

Repairing and Compacting the PCCharge Database

1. To access the **Repair Database** function of **PC**Charge, click **Utilities** on the menu bar. Click the **Repair Database** option. **PC**Charge will take a few moments to repair your database, depending on its size.

2. **PC**Charge will notify you when the process is complete. Click the **OK** Button.

3. To access the **Compact Database** function of **PC**Charge, click **Utilities** on the menu bar. Click the **Compact Database** option. **PC**Charge will take a few moments to compact your database, depending on its size.

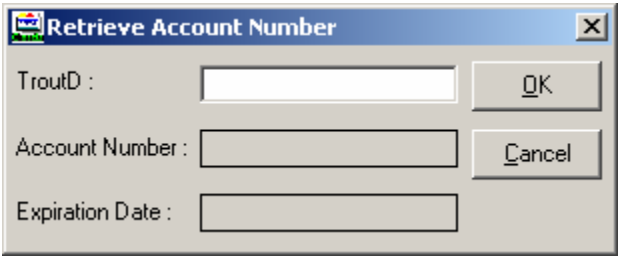
4. **PC**Charge will notify you when the process is complete. Click the **OK** Button.

Your database has now been repaired and compacted. Again, we **HIGHLY** recommend that you regularly use these features in order to help keep your database structured and compact.

Retrieve Account Number

★	**Simple Explanation:** **PC**Charge masks your customers' account numbers and expiration dates from view in its reports. This is a safety measure to help prevent unauthorized access to sensitive customer data. However, this means that you can't use the reports to look up a customer's account number or expiration date. As a result of this, we've developed the **Retrieve Account Number** feature. This feature allows you to retrieve a customer's account number or expiration date from the **PC**Charge database

☛	**Note:** As of 5.8.1, A manager override is required to access this powerful feature, regardless of a cashier's privileges. Manager and System users are required to input their credentials each time they retrieve an account number or expiration date from the **PC**Charge database.



1. To access the **Retrieve Account Number** window, click **Utilities** on the menu bar. Click the **Retrieve Account Number** option.

2. Enter the **TroutD** (transaction routing ID) number assigned to the transaction by **PC**Charge. You can find out what **TroutD** is associated with a transaction by looking on the transaction's receipt or by viewing the reports.

3. After you enter the desired transaction's **TroutD**, click **OK**. PCCharge will display the customer's **Account Number** and **Expiration Date**.

Batch Functions

Simple Explanation: When **PC**Charge processes transactions throughout your business day, it's obtaining authorizations for transactions. This means that the amounts have been authorized for eventual transfer from your customers' accounts to your account.

At the end of the day, your batch must be closed or settled. This initiates the transfer of funds from your customers' accounts to your account. Depending on your processing company, this may happen automatically. Check with your processing company, bank, or merchant service provider (or whoever set up your account) to find out if your account is set to auto-close.

Note: Not all of the functions shown in this section are available for each processing company. Host based systems use batch close, and terminal based systems used batch settle. To determine if your payment processing company is terminal or host based, consult the section of the **PC**Charge Appendices that relates to your payment processing company. Further, there are other differences between individual processing companies within those two groups.

WARNING: Batch settlement/closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically settled/closed. If your batch is not settled/closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Open

Simple Explanation: The **Open** function allows you to open a new batch. In ordinary use of **PC**Charge this function is not necessary. If there is no current batch a new batch is automatically opened when you perform a transaction. Most users will never need to use this window.

Note: You should not perform this operation unless directed by a Technical Support Representative.

Close

Simple Explanation: The **Batch Close** window allows you to re-transmit your transaction information to your payment processing company. Host based re-transmission is called closing. If your processing company is terminal based, skip ahead to the section **Settle** (see page 203).

Closing initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants close their batches once per business day.

If your account is set up to automatic (time initiated) close, you don't need to worry about closing your batch. Your payment processing company takes care of that for you. Double-check with your processing company to make sure of how your account is set up!

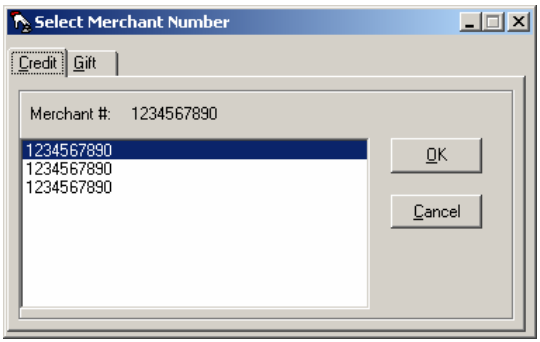
Note: With a host-based system, the **Close** button may be grayed out. This may be because your account is set up for automatically closure by your payment processing company. Double-check with your processing company to make sure of how your account is set up!

WARNING: Closure is a necessary part of host based payment processing, regardless of whether your batch is manually or automatically closed. If your batch is not closed, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa). Double-check with your processing company to make sure of how your account is set up!

Closing Your Batch

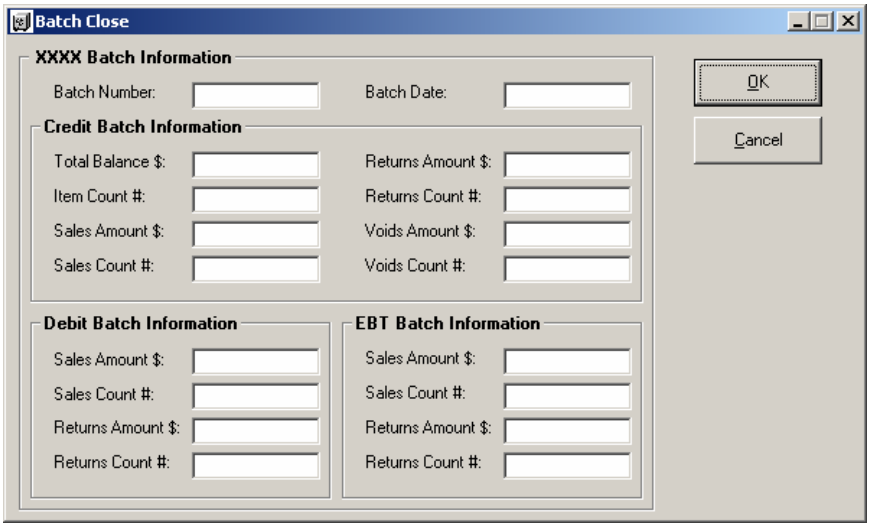
1. Click **Transactions** on the menu bar. Click the **End-of-Day** option.

2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



3. Click the **Credit** tab (or **Gift** tab, if applicable).

4. Make sure that the desired merchant account number is selected. Click the **OK** button. The **Batch Close** window will appear and display your batch information.



5. Check that the batch information fields correctly reflect the transactions you've processed for this merchant account. You may want to refer to your **PC**Charge reports prior to continuing with this process (see page 226). Note that different processing companies will have different batch information and transaction types listed on this window.

6. Click the **OK** button. **PC**Charge will connect to your processing company and initiate batch closure.

7. At the completion of closure, a message of completion or error status will be displayed. If you get an error message, you may need to contact your payment processing or **PC**Charge technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.

8. Closure is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

Inquire

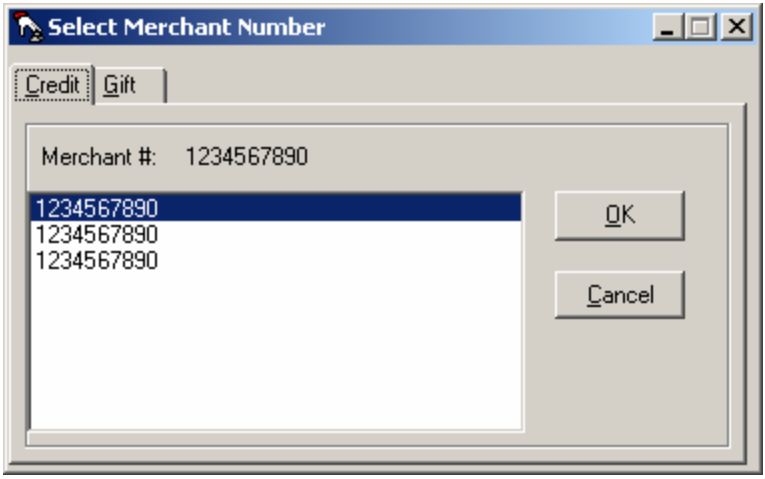
★	**Simple Explanation:** One of the advantages of host-based systems is that they provide you with the ability to perform an inquiry. The **Open Batch Inquiry** window allows you to connect to your payment processing company and get a summarized report of all the transactions they've recorded as being in your currently open batch. If your processing company is terminal based, skip ahead to the section **Settle** (see page 203).

Performing a Batch Inquiry

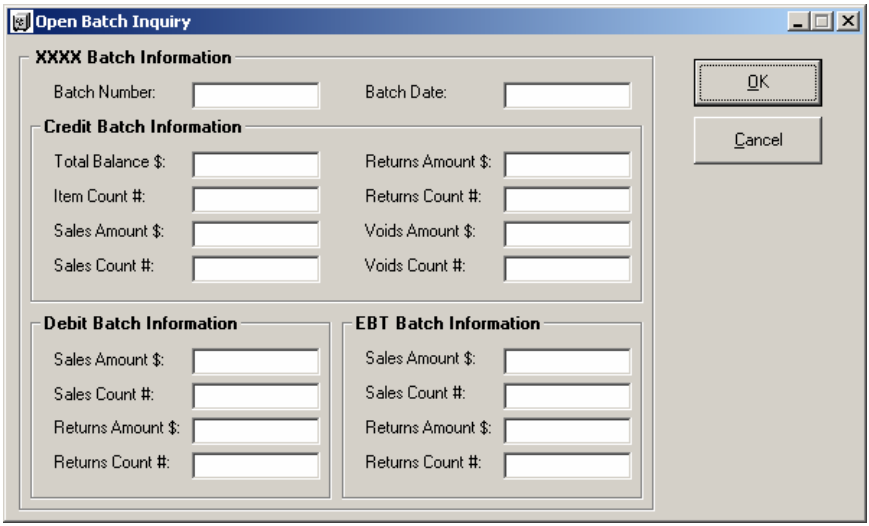
☛	**Note:** The window shown here is only one of several possible **Open Batch Inquiry** windows. Each host-based processing company has different options available for inquiries.

1. Click **Transactions** on the menu bar. Click the **End-of-Day** option.

2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



☛	**Note:** Currently, no gift card processing companies require that you manually close your batch, so no inquiry function is necessary for gift card processing companies.



3. Click the **Inquire** option. **PC**Charge will contact your processing company and obtain the status of the batch specified.

	Note: Depending on which processing company you use, **PC**Charge may ask if you wish to update your extended data. You should generally click **Yes**, as this will help to make sure that you have the most up-to-date indexing information for your batch. Please consult the section of the **PC**Charge Appendices specific to your processing company for more information.

4. After a few seconds, **PC**Charge will display the batch information in the **Open Batch Inquiry** window.

5. You may now click the **Close Form** button to exit the **Open Batch Inquiry** window and resume normal transaction processing.

Settle

★	**Simple Explanation:** The **End-of-Day Batch Management** window allows you to re-transmit your transaction information to your terminal-based payment processing company. Terminal-based re-transmission is called settlement. Settlement initiates the transfer of funds from the customers' accounts to your account. We recommend that most merchants settle their batches once per business day. If your processing company is host based, skip ahead to the section **Batch Management** (see page 206).

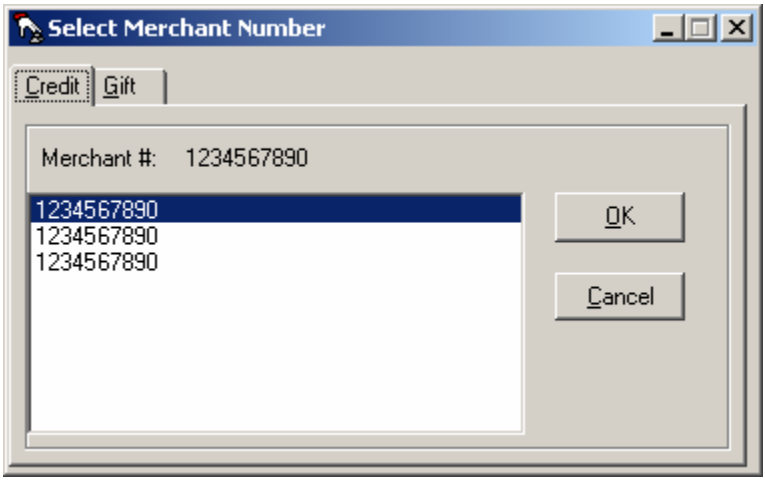
☛	**Note:** Currently, the **Settle Batch** window can be used to settle batches for applicable credit card and gift card processing companies. The **Select Merchant Number** window allows you to specify which merchant account you want to settle.

STOP	**WARNING:** Settlement is a necessary part of terminal based payment processing! If you do not settle your batch, your payment processing company will not initiate the transfer of funds from your customers' accounts to your account (and vice versa).

Settling Your Batch

1. Click **Batch** on the menu bar. Click the **Settle** option.

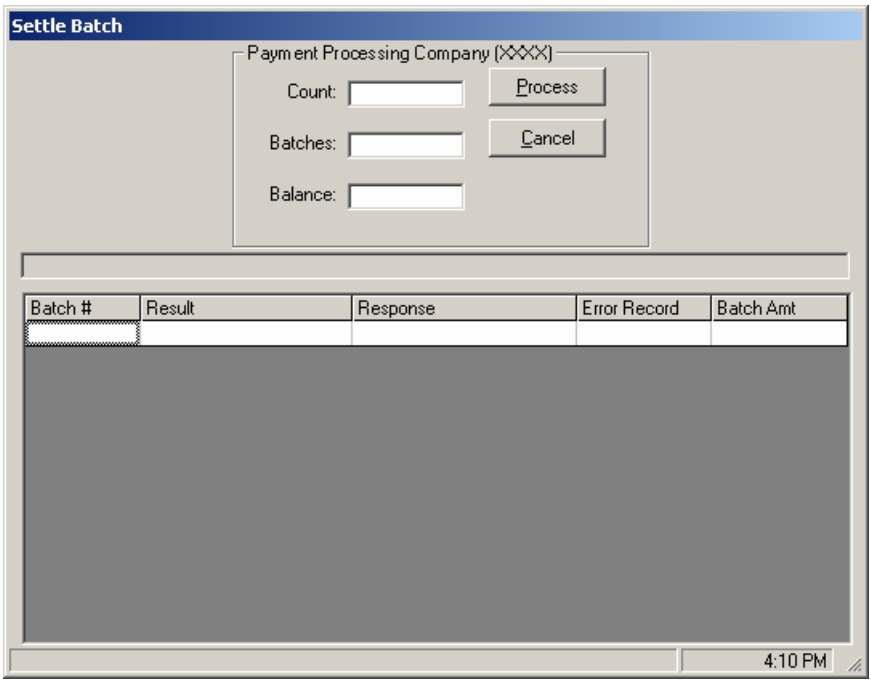
2. The **Select Merchant Number** window will appear. Make sure that the desired merchant account number is selected. Click the **OK** button.



3. Depending on the account you want to settle, click either the **Credit** or the **Gift** tab.

4. Make sure that the desired merchant account number is selected. Click the **OK** button. The **Settle Batch** window will appear and display your batch information.

	Note: If you've selected the **Credit** tab *and* you process credit card transactions directly through American Express, any AMEX transactions you have waiting to be settled will also appear in this window. Consult the section **Settle Amex Batch** for more information on settling AMEX transactions (see page 216). This set of instructions does not apply to direct AMEX batch settlement.



5. Check that the **Count**, **Batches**, and **Balance** fields are correct for your merchant account. You may want to refer to your **PC**Charge reports prior to continuing with this process (see page 226).

   - **Count:** -- Displays the number of transactions that will be settled.
   - **Batches:** -- Displays the total number of batches that will be settled.
   - **Balance:** -- Displays the balance of the transactions that will be settled.

6. Click the **Process** button. The **Processing Status Bar** will show progress from left to right as the settlement is being processed.

7. At the completion of settlement, a message of completion or error status will be displayed. If you get an error message:

    - Check the response for that account displayed under the **Response** column. If the response received for that settlement attempt begins with the letters QD or RB, click that response. **PC**Charge will display a window describing the probable cause(s) of the settlement error and some potential solutions.

    - You may need to contact your payment processing company or **PC**Charge technical support. Visit our online knowledgebase in the support section of www.pccharge.com for some possible solutions.

8. Settlement is now complete, and you may resume normal transaction processing. It may take forty-eight hours (or more) for the funds to actually transfer from the customer's account to your account.

The table in the lower section of this window displays information about the batch or batches being settled. **PC**Charge and/or your processing company may specify that a batch of transactions exceeding a certain size be broken up into smaller, multiple batches. If that is the case, **PC**Charge displays the following information for each batch:

- **Batch #** -- Fields in this column contain the sequence number of a batch within the total number of batches to be settled.

- **Result** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.

- **Response** -- Fields in this column contain the settlement result of a batch or batches. This will vary by processor, but will usually be similar to SETTLED or OK.

- **Error Record** -- Fields in this column contain the record number of the transaction (if any) that caused an error resulting in the termination of that batch's settlement.

- **Batch Amt** -- Fields in this column contain the amount settled for a batch or batches.

Batch Management

Simple Explanation: **PC**Charge has new batch management tools that allow you to easily deal with batches that were not settled due to transaction errors or other similar difficulties. With these tools, you can repair batches to re-attempt settlement, manually update a batch's status in the **PC**Charge database, and view a detailed history of open, settled, and indeterminate (unsettled due to error) batches.

Note: The tools in the Batch Management Utility are only available for terminal-based processors. Host-based processors keep batch information on their system, so these tools are not needed.

If your credit card processing company is host based (refer to the **PC**Charge Appendices), skip ahead to the section **Auto-Settle Utility** (see page 213).

Note: If you encounter indeterminate Amex batches while using the Amex financial settlement service, you'll need to use the Amex Batch Management Utility. The following section, **Amex Batch Management**, provides information on using those tools (see page 213).

WARNING: The Batch Management Utility is a powerful tool. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Usage of Batch Management Utility

The usage of these tools is described in the following two typical usage scenarios: a **QD (Quit Duplicating) Error** and an **RB (Rejected Batch) Error**. Note that the tools in the Batch Management Utility are not limited to dealing with just these two scenarios; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections following these usage scenarios (**Batch File Details**, **Indeterminate Batch**, and **Batch History**) give full descriptions for each of the batch management tools (see pages 208, 210, and 211).

QD (Quit Duplicating) Error

1. During settlement, **PC**Charge may receive and report a QD error from the processing company. A QD (quit duplicating) error usually means that the processing company is stating that they've already settled a batch of transactions with same batch number as the batch that you're attempting to send to them.

   Example: QD 12345678 (the actual numbers that follow QD will vary)

2. Shut down **PC**Charge and start up the Batch Management Utility. Click the button **Indeterminate**. **PC**Charge will display any indeterminate batches in the **Batch Files** section of this utility.

3. Select the **Batch File** for the batch that had the QD error. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Batch Report**.

4. Contact your processing company and find out if the transactions listed on the batch report have already been settled.

5. If those transactions **HAVE** been settled, close the batch report window. This should return you to the Batch Management Utility. Click the button **Update Database**. **PC**Charge will ask you to confirm; click **Yes**. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

Note: In rare instances, you may want to settle the same transactions two days in a row. If this is the case, simply increase the **Batch #** (in your processing company's Extended Data Fields) by five and settle the batch.

6. If those transactions **HAVE NOT** been settled, close the batch report window. Complete the following steps:

   - Shut down the Batch Management Utility and start up **PC**Charge.
   - Access your processing company's Extended Data Fields by clicking **Setup** → **Credit Card Company** → **Extended**.
   - Increment the **Batch #** by one.
   - Settle the batch.
   - You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

RB (Rejected Batch) Error

1. During settlement, **PC**Charge may receive and report an RB error from the processing company. An RB (rejected batch) error usually means that the batch has been rejected because of a specific transaction within the batch.

   Example: RB 12345678 (the actual numbers that follow RB will vary)

2. Shut down **PC**Charge and start up the Batch Management Utility. Click the button **Indeterminate**. **PC**Charge will display any indeterminate batches in the **Batch Files** section of this utility.

3. Select the **Batch File** for the batch that had the RB error. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Batch Report**.

4. Review the transactions listed on the batch report. Look for anything odd or out of place. Look for any card types processed that your account is not set up to process (**Example:** AMEX, DISC, etc.). The RB error itself may give some indication as to which transaction caused the error.

5. Once you've identified the transaction(s) you think may have caused the RB error, close the batch report. This should return you to the Batch Management Utility. Click the **Display** button.

6. You should now select the transaction(s) you think may have caused the RB error. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).

7. After you've selected all the transaction(s), click the **Void** button. **PC**Charge will ask you to confirm; click **Yes**.

8. Finally, Shut down the Batch Management Utility and start up **PC**Charge. Re-attempt batch settlement. If you've removed the transactions causing the error, your batch should settle successfully. Otherwise, you may need to contact technical support and/or your processing company to find out which transactions you should remove.

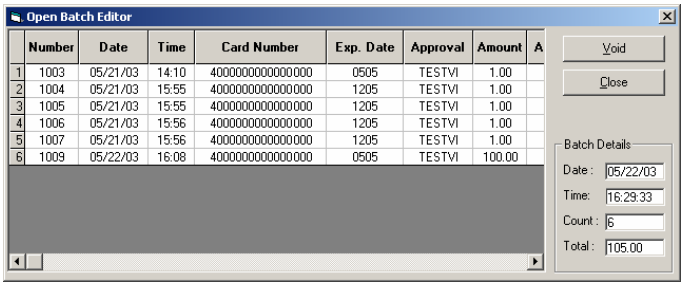
9. You have now completely resolved your indeterminate batch and may continue with normal transaction processing.

Batch File Details

★	**Simple Explanation:** This tool allows you to view a detailed list of those transactions for a particular merchant number that **PC**Charge has not yet attempted to settle. You may void any of the transactions displayed by the **Batch File Details** tool.

1. Start up the Batch Management Utility. **PC**Charge will display any open batches in the **Batch Files** section of this utility.

2. Select the **Batch File** for the batch that you want to edit. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. When the correct **Batch File** is selected, click the button **Display**.



3. **PC**Charge will display the **Batch File Details** window. To void a transaction, you must first select the row(s) containing the transaction(s) you want to void.

   - You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select.

   - To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).

4. After you've selected the transaction(s) you want to void, click the button **Void**. The selected transactions will be removed from your batch and so will not settle.

	Note: Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

- **Number** -- This field displays the transaction's **PC**Charge sequence number.
- **Date** -- This field displays the date the transaction was processed.
- **Time** -- This field displays the time the transaction was processed.
- **Card Number** -- This field displays card number processed during the transaction.
- **Exp. Date** -- This field displays expiration date of the card number processed during the transaction.
- **Approval** -- This field displays the approval code received for the transaction (if applicable).
- **Amount** -- This field displays the dollar amount of the transaction.
- **Action** -- This field displays the transaction type.

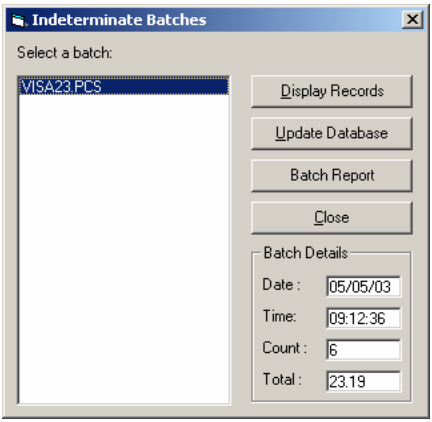
Batch Details

- **Date:** -- This field displays the date the currently displayed batch was created.
- **Time:** -- This field displays the time the currently displayed batch was created.
- **Count:** -- This field displays the number of transactions in the currently displayed batch.
- **Total:** -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Indeterminate Batch

★	**Simple Explanation:** This tool displays the indeterminate batch (if one exists) for the merchant account you specify. This window can also give you a detailed list of the transactions in an indeterminate batch. Additionally, you may update the database to make **PC**Charge consider as settled a batch whose status you have resolved. Finally, this tool will allow you to view a standard **PC**Charge report for any of the batches it displays.

1. Start up the Batch Management Utility. Click the button **Indeterminate**. **PC**Charge will display any indeterminate batches in the **Batch Files** section of this utility.



2. Select the **Batch File** whose open batch you wish to edit. You can differentiate between **Batch Files** by looking at the **Batch Details** (bottom right of the window) that appear when you select a file. There are several functions available in this section of the Batch Management Utility:

   - You may view the contents of a batch file by selecting it and clicking the **Display Records** button.

   - If you click the **Update Database** button, **PC**Charge will treat the indeterminate batch that you have selected as if it had been settled by your processing company. You would use this function if your processing company has told you that they've actually settled the batch (even though **PC**Charge didn't receive settlement confirmation).

   - You may view the full report for a batch file by selecting it and clicking the **Batch Report** button.

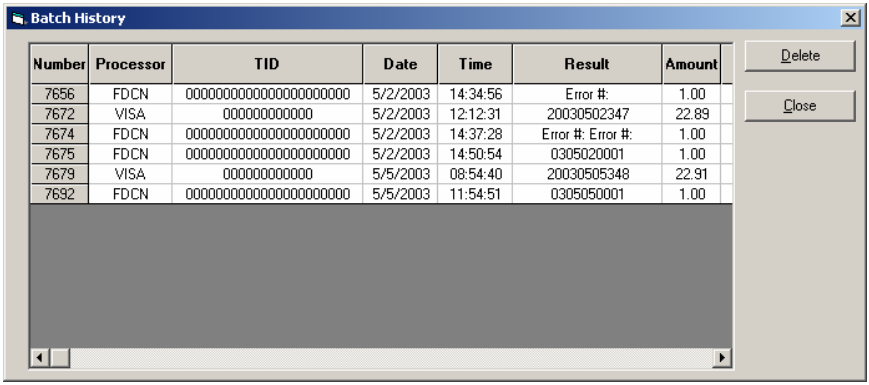
3. You may use these tools to examine the contents of an indeterminate batch, or to void out transactions in an indeterminate batch. However, we highly recommend that you first work with Technical Support to become comfortable in using this tool.

Batch History

★	**Simple Explanation:** This tool allows you to view a detailed list of all batches recorded in the **PC**Charge database. You may delete any of the batches displayed by the open Batch History tool.

☛	**Note:** If you've archived your **PC**Charge database, you won't see those older, archived batches here.

To access the **Batch History** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Batch History** option.



To delete a batch, you must first select the row(s) containing the batch(es) you want to delete. You can select multiple batches by holding down the **Ctrl** key on your keyboard while clicking on the batches you wish to select. To select a range of batches, click the first batch you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last batch you wish to select (can be above or below the first batch). After, you've selected the batch(es) you want to delete, click the button **Delete**.

If you delete a batch here, it's permanently removed from this table. Information regarding settled batches still can be obtained from the **Batch Settled** report, but that report does not contain a record of indeterminate batches. We recommend that you not delete any batches from this Batch History window unless you have a specific reason for doing so.

If you want to exit this window and access the Indeterminate Batch window to view the details of a particular indeterminate batch, you can easily do so by click the row containing the record of that indeterminate batch.

Batch Table

You can sort the batch table by a specific column. To do so, click the column heading by which you want to sort the table. **Example:** The batch table is, by default, sorted by **Number**. If you want to sort the batch table by **Status**, simply click the column **heading Status**.

Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Number -- This field displays the batch's **PC**Charge sequence number.

Processor -- This field displays the processing company of the batch that was settled (or was intended to be settled).

TID -- This field displays the merchant account number of processing company of the batch that was settled (or was intended to be settled).

Date -- This field displays the date that the batch that was settled (or that was intended to be settled).

Time -- This field displays the time that the batch that was settled (or was intended to be settled).

Result -- This field displays the settlement result of the batch that was settled (or was intended to be settled).

Amount -- This field displays the dollar amount of the batch that was settled (or was intended to be settled).

Status -- This field displays the dollar amount of the batch that was settled (or was intended to be settled). This field's value can be **Settled** or **Indeterminate**. Indeterminate means that **PC**Charge did not receive notification of settlement completion (for whatever reason).

SettleFileName -- This field displays the file name of the batch that was settled (or was intended to be settled).

Amex Batch Management

★	**Simple Explanation:** **PC**Charge has new American Express batch management tools that allow you to easily deal with Amex batches that were not settled due to communication problems, transaction errors, or other similar difficulties. These tools can edit open Amex batches, view archived Amex batches, and view a detailed history of Amex batches. If you won't be settling transactions directly through American Express, you may skip ahead to the section **Auto-Settle Utility** (see page 213).

STOP	**WARNING:** The Amex Batch Management tools are powerful tools. We recommend that you do not use them unless you are comfortable with editing your batch. Failure to use these tools properly may result in loss of transaction data. We recommend that you use these tools under the direction of technical support until you become comfortable with their use.

Usage of Amex Batch Management Tools

★	**Simple Explanation:** This section gives a typical usage scenario for the AMEX batch management tools. Note that the batch management tools are not limited to dealing with just this scenario; they are flexible tools and can be used to correct a wide range of batch settlement issues.

The sections **Open Amex Batch Editor**, **Amex Batch Archive**, **Settle Amex Batch**, and **View Amex Results** give descriptions of each of the batch management tools (see pages 214, 215, and 216).

Void Amex Transactions

1. The Amex Batch Management tools provide an easy way of voiding multiple transactions through a point-and-click interface. First, determine which transactions need to be voided. You can review the Amex transactions in your open Amex batch by viewing the **Pre-Settle Report**.

2. To access the **Pre-Settle Report** in **PC**Charge, click **Batch → Amex Batch Management → Settle Amex Batch**. Select the merchant account whose open Amex batch you wish to edit and click **OK**. When the **Settle Batch** window appears, click the button **Pre-Settle Report** in the **Amex** section.

3. Review those transactions listed on the **Pre-Settle Report**. Use this report to clearly identify those transactions you want to **Void**.

4. Once you've identified the transaction(s) you want to **Void**, close the **Pre-Settle Report** window. To access the **Open Amex Batch Editor**, click **Batch → Amex Batch Management → Open Amex Batch Editor**. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

5. You should now select the transaction(s) you want to **Void**. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction).

6. After you've selected all the transaction(s), click the **Void** button. **PC**Charge will ask you to confirm; click **Yes**.

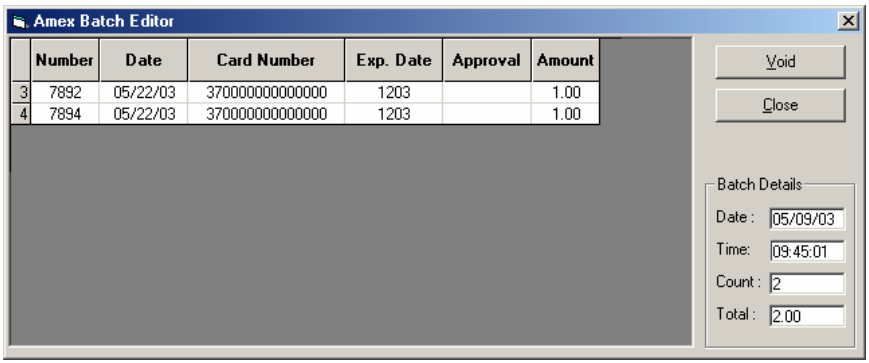
7. Finally, click the **Settle** button. The **Settle Batch** window will appear; click **Process** and **PC**Charge will contact your processing company. Amex should settle the batch successfully unless you have some batch issues to address.

Open Amex Batch Editor

★	**Simple Explanation:** This tool allows you to view a detailed list of those transactions for a particular merchant number that **PC**Charge has not yet attempted to settle. You may void any of the transactions displayed by the **Open Amex Batch Editor** tool.

To void a transaction, you must first select the row(s) containing the transaction(s) you want to void. You can select multiple transactions by holding down the **Ctrl** key on your keyboard while clicking on the transactions you wish to select. To select a range of transactions, click the first transaction you want to select. Next, hold down the **Shift** key on your keyboard while clicking on the last transaction you wish to select (can be above or below the first transaction). After, you've selected the transaction(s) you want to void, click the button **Void**.

To access the **Open Amex Batch Editor** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **Open Amex Batch Editor** option. Select the merchant account whose open batch you wish to edit and click **OK**.



Void -- Click this button to have **PC**Charge attempt to void any selected transactions.

Close -- Click this button to close the **Open Amex Batch Editor** window.

Batch Table

Simple Explanation: Only a portion of the batch table is displayed at one time. To view the entire table, use the horizontal and vertical scroll bars found at the bottom and right of the table (when applicable).

Sequence Number -- This field displays the transaction's **PC**Charge sequence number.

Date -- This field displays the date the transaction was processed.

Time -- This field displays the time the transaction was processed.

Card Number -- This field displays card number processed during the transaction.

Expiration Date -- This field displays expiration date of the card number processed during the transaction.

Approval Code -- This field displays the approval code received for the transaction (if applicable).

Amount -- This field displays the dollar amount of the transaction.

Batch Details

Date: -- This field displays the date the currently displayed batch was created.

Time: -- This field displays the time the currently displayed batch was created.

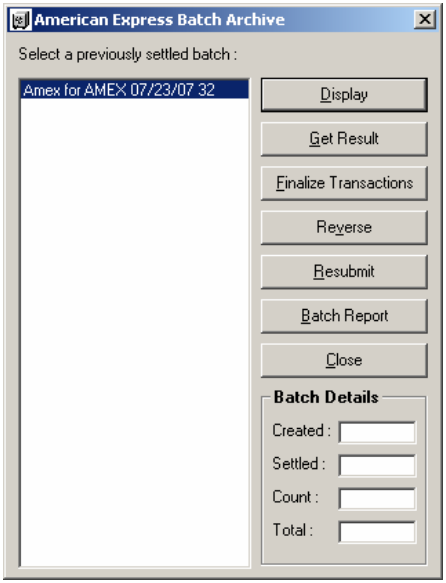
Count: -- This field displays the number of transactions in the currently displayed batch.

Total: -- This field displays the total dollar amount of the currently displayed batch (sales minus credits).

Amex Batch Archive

Simple Explanation: The **American Express Batch Archive** window contains a list of all archived settlement files. **PC**Charge records the date they were archived and the processor under which they were settled.

To access the **American Express Batch Archive** window, click **Batch** on the menu bar. Click the **Batch Management** option. Click the **American Express Batch Archive** option. Select the merchant account whose open batch you wish to edit and click **OK**.



To re-transmit a settlement file to American Express, simply select it and click the button labeled **Resubmit**. Again, archived files should not be re-transmitted to American Express unless directed by a Technical Support Representative.

Get Result – First, select the merchant account whose confirmation files you wish to retrieve. Then, click the **Get Result** button to have **PC**Charge contact AMEX and download any confirmation/acknowledge files for the selected merchant. Note that after settling, the acknowledgement file could take up to 30 minutes and the confirmation file could take up to 4 hours.

Finalize Transactions – Click this button to mark transactions as settled.

Reverse – Click this button to submit a reversal of an archived file

Created: -- Displays the date that the selected batch was created.

Settled: -- Displays the date that the selected batch was settled.

Count: -- Displays the number of transactions to be settled in the selected batch.

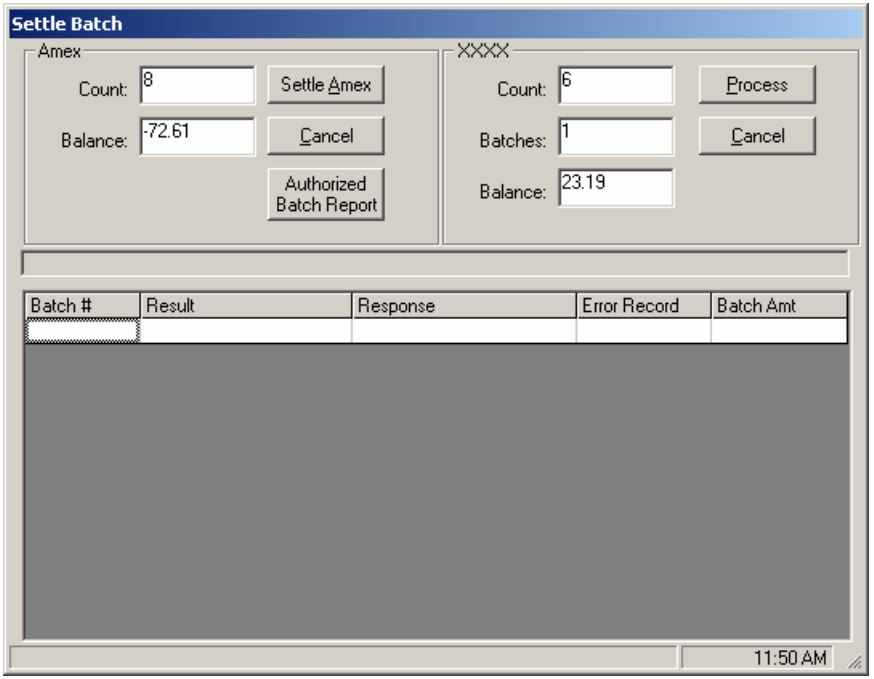
Total: -- Displays the total dollar value of the transactions to be settled in the selected batch.

Settle Amex Batch

★	**Simple Explanation:** This feature will settle all AMEX transactions for the active merchant account, whether they were processed using split dial OR through your Visa/MasterCard processing company. Consult the section **Settle** for more general batch settlement information (see page 203).

To access the **Indeterminate Batch** window, click **Batch** on the menu bar. Click the **Amex Batch Management** option. Click the **Settle Amex Batch** option. Select the merchant account whose open Amex batch you wish to edit and click **OK**.

- Make sure that the correct **Credit Card Processing Company** is selected. Click **OK**.



The top-left section of the **Settle Batch** window displays information about the AMEX batch associated with the currently selected credit card processing company's account. The top-right section of the **Settle Batch** window displays information about the non-AMEX batch associated with the currently selected credit card processing company's account. During AMEX settlement, the non-AMEX batch is not transmitted to your credit card processing company. Non-AMEX settlement must be performed separately from AMEX settlement.

The table in the lower section of this window displays information about the non-AMEX batch or batches being settled. It does not pertain to AMEX settlement.

Amex

Count: -- Displays the number of transactions that will be settled.

Balance: -- Displays the balance of the transactions that will be settled.

Settle Amex: -- Click this button to process the settlement.

Cancel: -- Click this button to abort batch settlement.

Pre-Settle Report: -- Click this button to view the **Pre-Settle Report**, which contains a list of those Amex transactions ready to be settled

- Check that the **Count** and **Balance** fields are correct.
- Click the **Settle Amex** button.

Note: Alternatively, you may click the **Load Archive** button to re-settle a previously submitted batch (do not use this function unless directed by a Technical Support Representative).

- At the completion of settlement file transfer, a message of completion or error status will be displayed. Once the transactions have successfully been transferred to AMEX, you may view the results as described in the following section, **View Amex Results**. Alternatively, you may visit AMEX's website to view your settlement results. The following information (supplied to VeriFone by AMEX) illustrates this concept:

  "For questions regarding your American Express merchant account, American Express offers a free Internet service, Online Merchant Services, which supports online account management specific to payments, customer disputes and more. For information on how to enroll in Online Merchant Services, please contact your account representative or visit http://www.americanexpress.com/merchant. For merchants that are not enrolled in the online account management tool, paper statements are issued for general account maintenance. For general customer service, please call 800-528-5200."

- To review those transactions that were sent to American Express, view the **Credit Card Detail** report (using the **Card Type:**, **Start:**, and **End:** filters to specify AMEX and the date of the transactions to be viewed). Consult the **Credit Card Detail** section for more information on this subject (see page 232).

View Amex Results

Simple Explanation: This feature will allow you to view a list of the confirmation and acknowledgement files that have been obtained from AMEX regarding the settlement.

To access the **AMEX Settlement Result File** window, click **Batch** on the menu bar. Click the **Amex Batch Management** option. Click the **View Amex Results** option. Select the file you wish to display and click **Display**.

Print -- Click this button to have **PC**Charge print the file to your report printer.

Close -- Click this button to close the **AMEX Settlement Result File** window.

Save As -- Allows you to store your results as a separate text file.

Auto-Settle Utility

Simple Explanation: **PC**Charge includes a utility that allows you to have your terminal-based credit card merchant account settle automatically. Previously, **PC**Charge required that you manually settle your terminal-based account's batch. The new **PC**Charge Auto-Settle utility allows you to have your batch close automatically at a specified time--just like a host-based account's batch (if set to auto close).

If your account is host based or if you have no interest in using this feature, you may skip ahead to the section **Upload Check Images** (see page 222).

Technical Details: The **PC**Charge Auto-Settle utility will create a log of settlements in plain-text format and store it in the **PC**Charge installation directory. The file (named `Settle.log`) will contain the settlement response from the processor and the time/date of the settlement.

Note: The Auto-Settle utility is primarily intended for use with one account. When used with multiple accounts, **PC**Charge will attempt to settle the batches in the order that their respective accounts appear in the software. If a settlement attempt fails, the Auto-Settle utility will not continue on to the next account. We **HIGHLY** recommend that you check your **Settled Batch Report** after using the utility with multiple accounts.

Installing and Using the Auto-Settle Utility

1. To install the utility, insert your **PC**Charge installation CD into your computer and reinitiate the installation process as described in the section **Installation** (see page 26). Once you've begun the **PC**Charge installation process, you'll see new options instead of the standard installation options. Select the **Modify** option and click the **Next** button.

2. Leave a check next to the **Auto-Settle Utility** option, but remove all other checks (since you only need to install the **Auto-Settle Utility**). Click the **Next** button, and **PC**Charge will install the utility.

3. The **PC**Charge Auto-Settle utility can be used on the computer on which **PC**Charge is located, or a computer with read/write access (full permissions) to the **PC**Charge installation directory.

4. Start **PC**Charge. **PC**Charge MUST be running while you're using the Auto-Settle Utility.

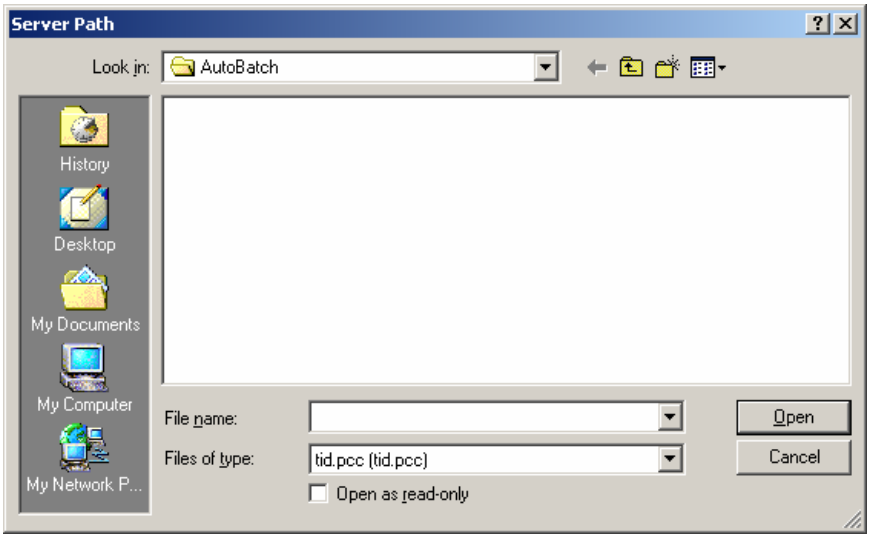
Note: Do not click any icons or access any **PC**Charge features. **PC**Charge must remain at its main window in order for the **Auto Settle Utility** to work correctly.

5. Click your Windows **Start** button. Click **Programs** or **Program Files**. Click **Accessories**. Click **Windows Explorer**.

6. To use the Auto-Settle utility, browse to the directory where it was installed (using Windows Explorer). Double-click the file `AutoBatch.exe`.

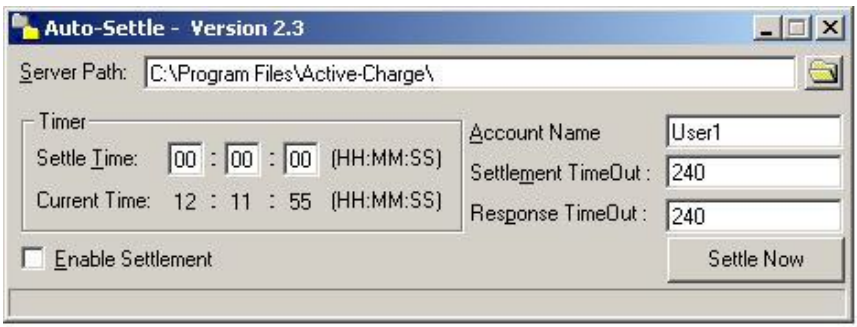
	Note: It may be convenient to create a shortcut to this file on your desktop. Consult your Windows help file for instructions on creating a shortcut (instructions vary among the versions of Windows).

7. On your first execution of the program, you'll be prompted to specify the location of the **PC**Charge directory.



8. Browse to the directory of your **PC**Charge executable.

9. Select the file named `tid.pcc`. Click the **Open** button. The **Auto-Settle** main window will appear.



10. The **Server Path** is the directory path of the **PC**Charge executable. Should it ever become necessary to modify this path, you may enter the new path manually or use the folder button to the right of this field.

11. Enter the desired **Settle Time** (in military format **Ex.** `15:00:00` = `3:00:00` p.m.). The Auto-Settle utility will instruct **PC**Charge to attempt to settle the batch.

12. Select the **Enable Settlement** option to enable automatic settlement of your batch. As a safety precaution, the Auto-Settle utility is not enabled when it starts. To make it so that settlement is enabled every time this utility starts, you'll need to edit the program shortcut's properties. If you want settlement to be enabled every time this utility starts:

    - Right-click on the program's shortcut.
    - Left-click **Properties**.
    - Add `/e` to the end of the address shown in the **Target:**.

      Example: `"C:\Program Files\AutoBatch\AutoBatch.exe" /e`

    - Click **OK**. The shortcut will now cause the utility to start with settlement enabled.

13. Enter the **Account Name** that **PC**Charge will use to settle your batch. This field refers to an active **PC**Charge user. If you have multiple users registered in **PC**Charge, you may select one of those to use instead of `User1`. Otherwise, leave this field at the default value.

14. Use the **Settlement TimeOut** field to specify the number of seconds that the **PC**Charge Auto-Settle utility will wait for a batch to settle before displaying an error message. You will very likely need to adjust this value to accommodate:

- the size of your batch
- the average settlement speed of your processor
- whether you're using a TCP/IP or dial-up connection

  The exact time needed will have to be determined through trial and error. It's suggested that you time a normal "manually" settled batch before entering a value into this field.

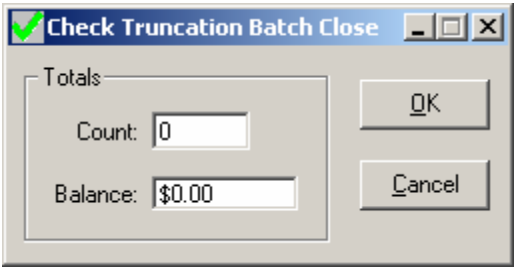
15. Use the **Response TimeOut** field to specify the number of seconds that the **PC**Charge Auto-Settle utility will wait for any response from **PC**Charge. This response comes before actual settlement is attempted, and can be thought of as the initial "handshake" response. Most users should leave this field at the default value.

16. The Auto-Settle Utility is now set up. Leave it and **PC**Charge running, and your batch will be automatically settled at the specified **Settle Time**.

In addition to scheduling a **Settle Time**, you may also use this utility to initiate settlement manually by clicking the **Settle Now** button.

Truncation Close

★	**Simple Explanation:** As with credit card processing, **Check Truncation/Conversion** requires that you retransmit the transaction information to initiate the transfer of funds from your customer's checking account to your account. If you do not process check transactions or your check processor does not handle truncation transactions, you may skip ahead to the section **Process Reversals** (see page 223).



1. If you only have one credit card processing company set up in **PC**Charge, skip ahead to step 2. Otherwise:

   - Each check processing account in **PC**Charge is associated with a unique credit card processing account. Make sure that the credit card processing selected in the status (at the bottom of the **PC**Charge window) is the one you used to set up the check processing company whose truncations you wish to close.

2. To access the **Batch Truncation Close** window, click **Batch** on the menu bar. Click the **Truncation Close** option.

3. Check that the **Count** (number of transactions that will be settled) and **Balance** (balance of those transactions) fields display the amount that you expect to close. You may refer to your **PC**Charge reports to check these values. If they do not match your expectations, you should contact your check processing company to investigate the discrepancies. Once you're ready to close, click the **OK** button.

4. When the transactions have finished closing, **PC**Charge will display a status message. You're now ready to resume transaction processing

Process Reversals

Simple Explanation: *What is a reversal?*

A pre-auth (or authorization only) transaction deducts from the cardholder's limit to buy, but the money does not move to your account because it has not been captured. A post-auth transaction will mark part or all of the authorized funds to be transferred to your account. A reversal will return the unused portion of the authorization back to the cardholders account. If you don't perform a reversal, the customer will have to wait until the pre-auth expires before they can access the unused money.

If you do not process reversals or your credit card processor does not support reversals, you may skip ahead to the section **Upload Check Images** (see page 222).

Note: Reversals are not available with every credit card processing company. If reversals are available with the processing company you are using, you must have **PC**Charge set up to process reversals. Check the **Extended Data Fields** for your processing company to see if you are set up for reversals.

To access the **Process Reversals** window, click **Batch** on the menu bar. Click the **Process Reversals** option. When you choose the option to process reversals, **PC**Charge searches the database for any possible reversals.

Most credit card processing companies will not allow a reversal if the difference between the post-authorization amount and the pre-authorization amount is greater than 10% of the pre-authorization amount.

Example: If you perform a pre-auth for $100 and did a post-auth for $90, you could perform a reversal for $10. However, if the pre-auth amount is $100 and the post-auth amount is $80, you could not perform a reversal for $20. The intended reversal amount ($20) is greater than 10% of the pre-auth amount ($100).

Upload Check Images

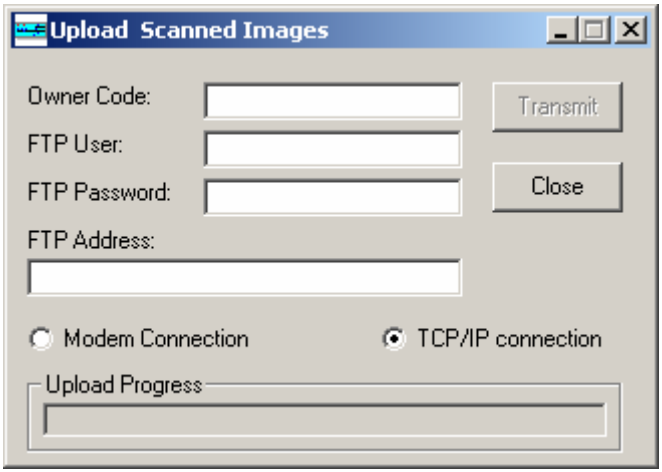
★	**Simple Explanation:** If you've selected the **RDM EC5002i** or **eN-Check 2600** as your check reader, **PC**Charge can transmit check images to your check services company (if this ability is supported for your check services company). To determine if this ability is available to you, check the section of the **PC**Charge Appendices related to your check services company. If you do not process checks, did not select the **RDM EC5002i** or **eN-Check 2600**, or your check services company does not support image uploading, you may skip ahead to the section **Reports** (see page 226).

☛	**Note:** Check uploading is often required for those merchants that are performing ECC (Electronic Check Conversion) transactions. By uploading the check images at the end of each business day, you're avoiding having to manually deliver the physical checks to your bank and/or check services company. Contact your check services company to determine how often you will be expected to upload the scanned images.

How to Upload Check Images

1. Make sure that you've selected the correct check processing company account. You can check this by accessing your account information that you've already set up in the **Check Services Company Setup** window (see page 65).

2. Click **Batch** on the **PC**Charge menu bar (near the top of the **PC**Charge window). The **Upload Scanned Images** window will appear.



3. **PC**Charge copies the **Owner Code**, **FTP User**, **FTP Password**, **FTP Address**, and connection information from your check processing company's **Extended Data Fields** window. Consult the section **Check Services Company Setup** for more information on accessing your check processing company's **Extended Data Fields** window (see page 65).

4. When you're ready to transmit your scanned check images to your check services company, click the **Transmit** button. **PC**Charge will connect to your check processing company via the method you've specified, and will transmit the scanned check images.

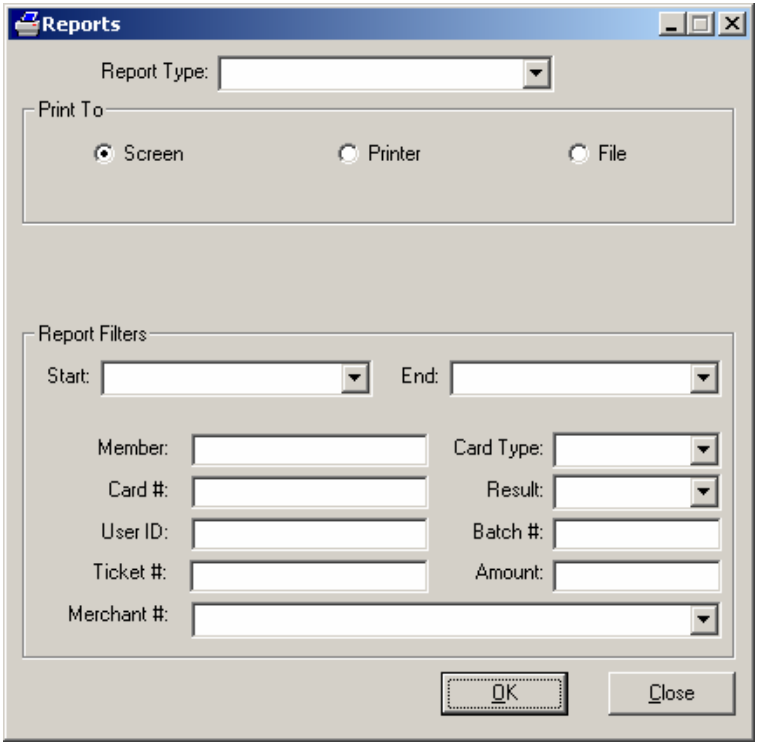
5. After the images have fully transmitted, click **Close** to exit the **Upload Scanned Images** window.

Note: Consult the section **All about ECC Check Transactions** for information on ECC (Electronic Check Conversion) transactions (see page 159).

Reports

★	**Simple Explanation:** This section explains how to access each report and find out what transaction information each report presents. You will also learn how to configure your report's data.

The **Reports** menu has many sub-menus. The reports are categorized by the type of data they display: credit card **Transactions**, **Batches**, **Check** transactions, **Debit** transactions, etc. When selected, each **Reports** menu item brings up a window similar to the following:



☛	**Note:** Not all **Reports** windows selectable from the **Reports** menu will have the same options and fields accessible. For example, in the **Today's Summary Report**, you wouldn't be able to change the **Member:** and **Ticket #:** fields. Further, not all processing companies will have access to the same reports. An account using a host based system would, of course, not be able to access the **Settled Batch** report (host based systems *close* their batches, terminal based systems *settle* their batches).

Report Type

Each **Reports** menu item will display a different report type in the **Report Type:** field. You can select a different report type from this list by clicking on the small arrow to the right of the **Report Type:** field.

Print To

Window -- (Default = Selected) -- Select this option if you want to view the report from within **PC**Charge. After the report is shown on window, you may print it out by clicking the **Print** button.

Printer -- (Default = Unselected) -- Select this option if you want to send the report to the printer selected in the **Report Printer Setup** window (see page 108). If this option is selected, two additional options become available: **Portrait** and **Landscape**. Select the page orientation you wish to use.

File -- (Default = Unselected) -- Select this option if you want to send the report to your hard drive as an ASCII text file. After this option is enabled and you click **OK**, you'll need to specify the desired file name and location of the text file.

Report Filters

Start: -- Click the small drop-down arrow button (to the right of the **Start:** field). Select the start date for report range you wish to view.

End: -- Click the small drop-down arrow button (to the right of the **End:** field). Select the end date for report range you wish to view.

Member: -- Use this field if you want to generate a report that shows only those transactions processed for a specific card member. Enter the exact card member name used in the original transaction(s).

Card #: -- Use this field if you want to generate a report that shows only those transactions processed for a specific credit card number. Enter the exact credit card number used in the original transaction(s).

Note: Enter the first four digits of the credit card number, eight periods, and then the last four digits of the credit card number.

User ID: -- Use this field if you want to generate a report that shows only those transactions processed by a specific user ID. This report applies only to multi-user version of **PC**Charge. Enter the exact user ID used to process the original transaction(s).

Ticket #: -- Use this field if you want to generate a report that shows the transaction associated with a particular ticket number. Enter the exact ticket number used in the original transaction.

Merchant #: -- (Default = All) -- Select a merchant number. All transactions processed with the selected merchant number will be used to generate the report. If **All** is selected as the **Merchant #:**, then all transactions processed with all merchant numbers registered with **PC**Charge will be used to generate the report.

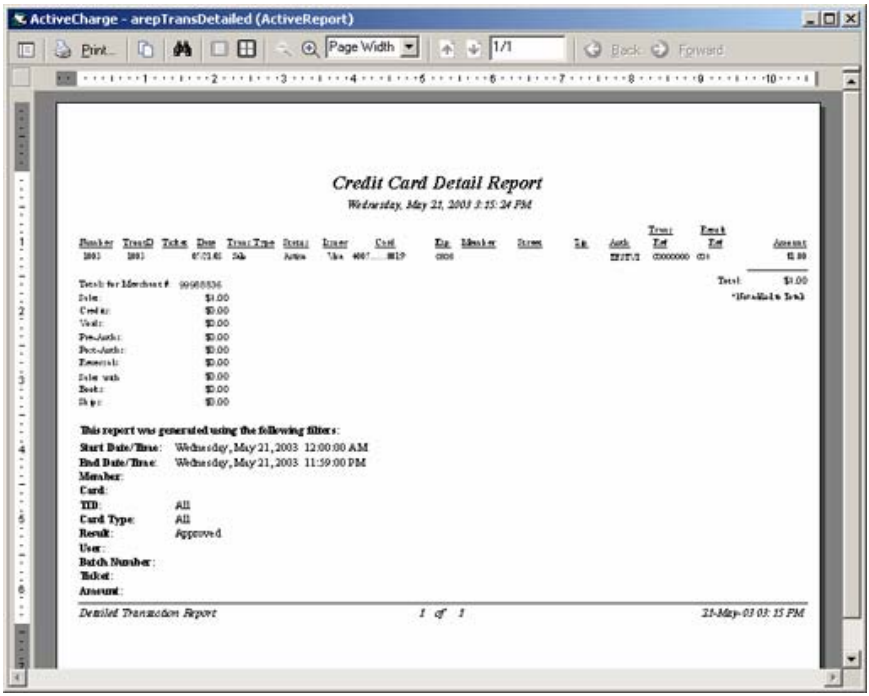
Card Type: -- (Default = All) -- Select a card type. All transactions processed with the selected card type will be used to generate the report. If **All** is selected as the **Card Type:**, then all transactions processed with all card types will be used to generate the report.

Status: -- (Default = Approved) -- Select the result of a transaction: **Approved** or **Declined**. All transactions processed with the selected status will be used to generate the report. If **All** is selected as the **Status:**, then all transactions processed - regardless of status - will be used to generate the report.

Batch: -- Enter a batch number. All transactions processed within the selected batch will be used to generate the report. Enter the exact batch number used for the original transaction(s).

Amount: -- Enter an amount. All transactions processed for the selected amount will be used to generate the report. Enter the exact amount used in the original transaction(s).

Viewing a Report



	Note: Some reports are larger than your viewable window. Use the scroll bars (located on the right hand side and bottom of the window).

Icon	Description
	Print -- Click this button to print the report.
	Copy -- Click this button to copy this report to system memory as an image. You may then paste the image into a graphics editing application.
	Find -- Click this button to find a text string within the report.
	Single Page -- Click this button to view a single report page at a time.
	Multiple Pages -- Click this button to view multiple report pages at once. You may specify how many pages you wish to view simultaneously.

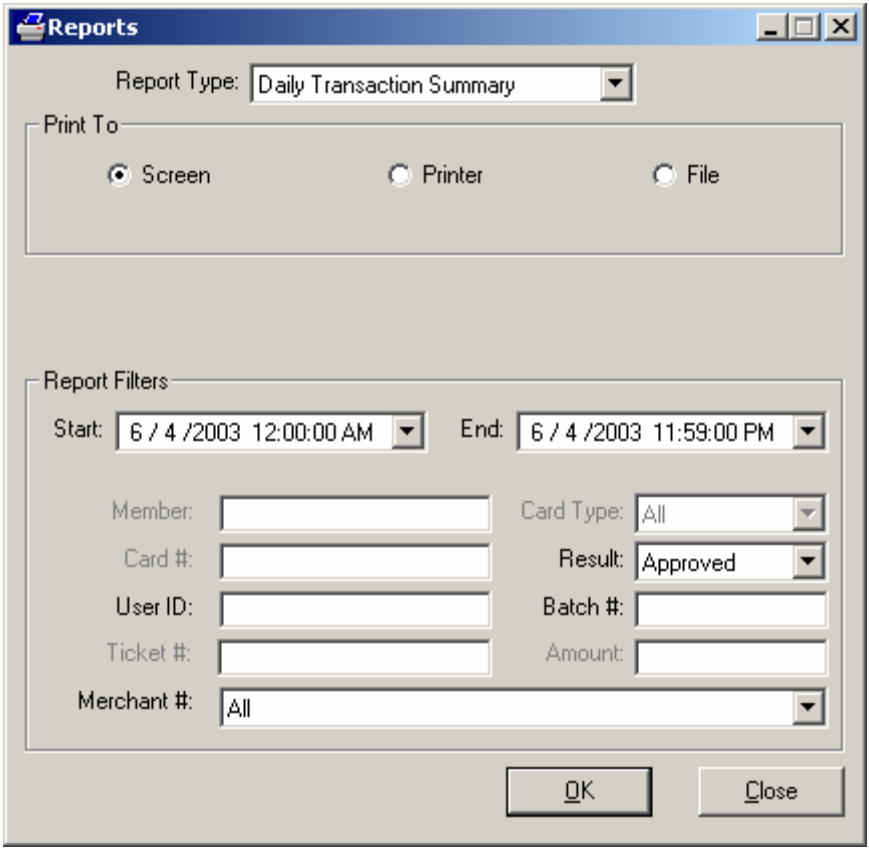
Report Window Buttons -- *continued*

Icon	Description
	Zoom Out -- Click this button to decrease the current magnification level.
	Zoom In -- Click this button to increase the current magnification level.
	Previous Page -- Click this button to view the previous page in the report.
	Next Page -- Click this button to view the next page in the report.
	Move Backward -- Click this button to move backward in your page view history.
	Move Forward -- Click this button to move forward in your page view history.

Daily Transaction Summary

The **Daily Transaction Summary** is a summary of the transactions that you have processed today.

To access this window, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Daily Transactions** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Daily Transaction Summary** from the **Report Type:** drop-down list.

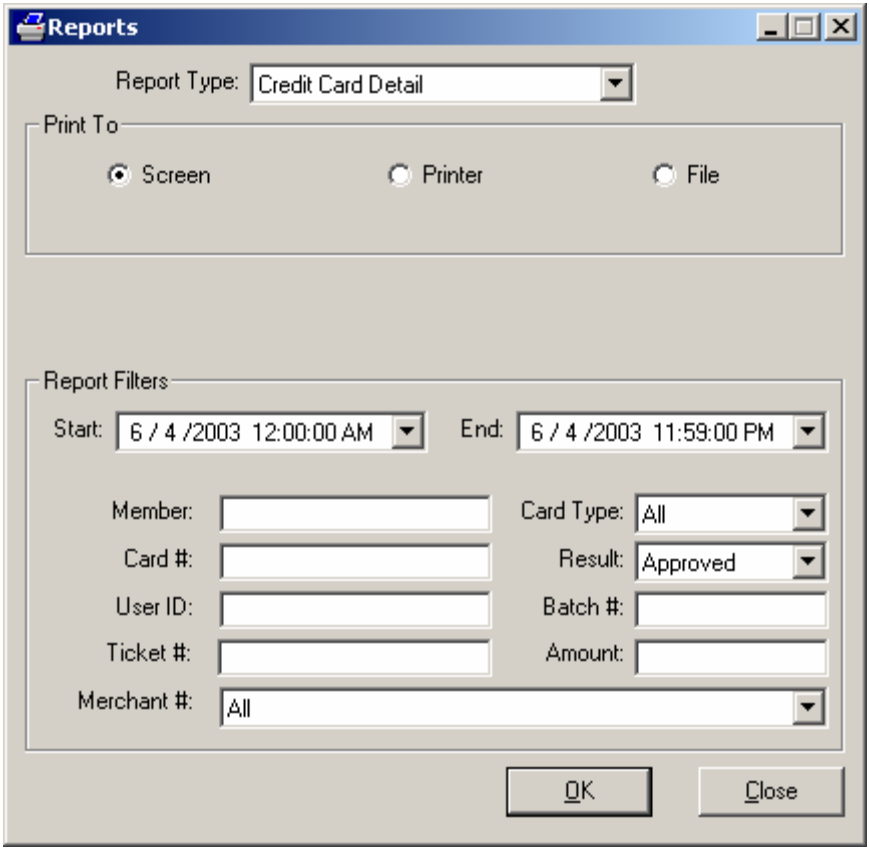


In the **Report Filters** area you can select the **Start:** & **End:** date, the **User ID** that processed the transactions, **Result:** of the transactions processed, and the **Merchant #**. Click the **OK** button to view/print/save the report. **Note:** Because this is a **Daily Transaction Summary**, the **Start:** and **End:** dates default to today's date.

Credit Card Detail

The **Credit Card Detail** report is a line-by-line view of your credit card transaction history. The **Credit Card Report** is very similar to the **Transaction Summary** report. However, there five extra filtering functions not offered in the **Transaction Summary** window.

To access this window, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Credit Card Detail** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Credit Card Detail** from the **Report Type:** drop-down list.

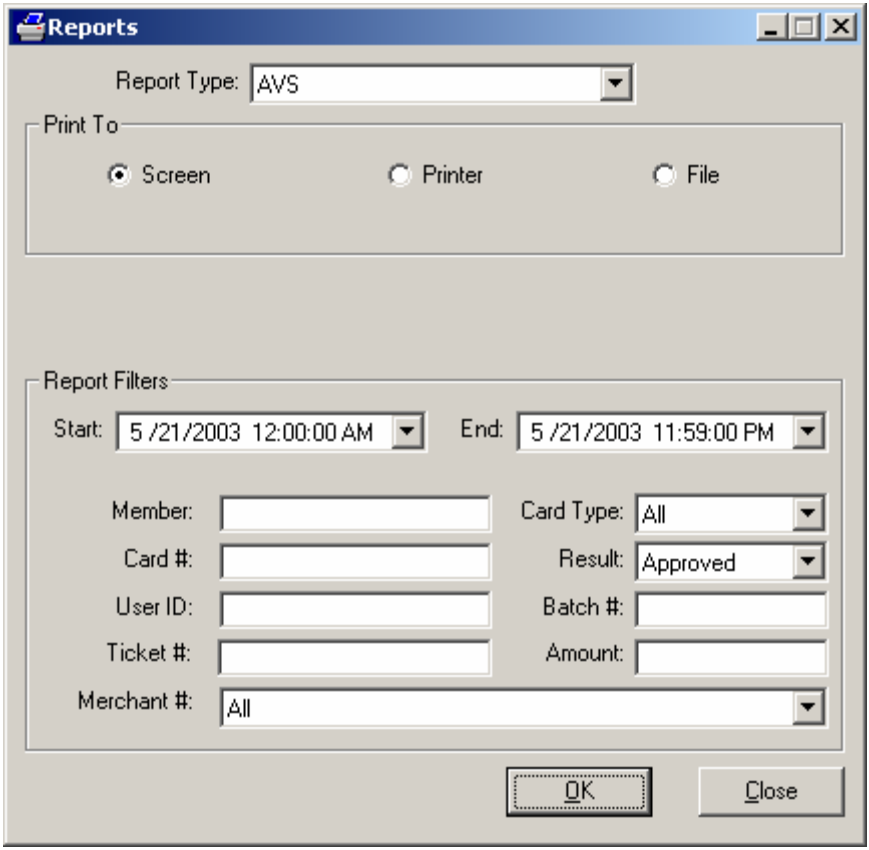


In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Result:** of the transactions processed, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

AVS

The **AVS** report shows your transaction history with the AVS response for each transaction.

To access the **AVS** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **AVS Report** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **AVS** from the **Report Type:** drop-down list.



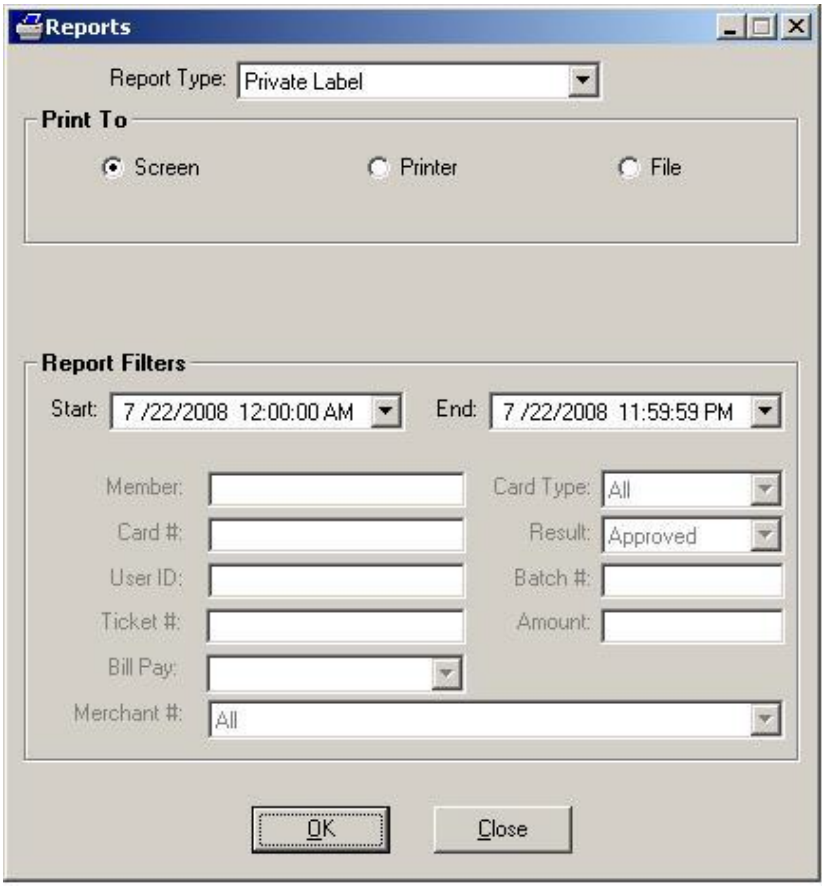
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID:** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Status:** of the transactions processed, the **Batch #:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Private Label Summary

The **Private Label Summary** report displays a summary of the private label application transactions that were processed.

To access the **Private Label Summary** report filter, click **Reports** on the menu bar. Click the **Transactions** option. Click the **Private Label** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Private Label** from the **Report Type:** drop-down list.

In the **Report Filters** area you can select the **Start:** & **End:** date/time. Click the **OK** button to view/print/save the report.

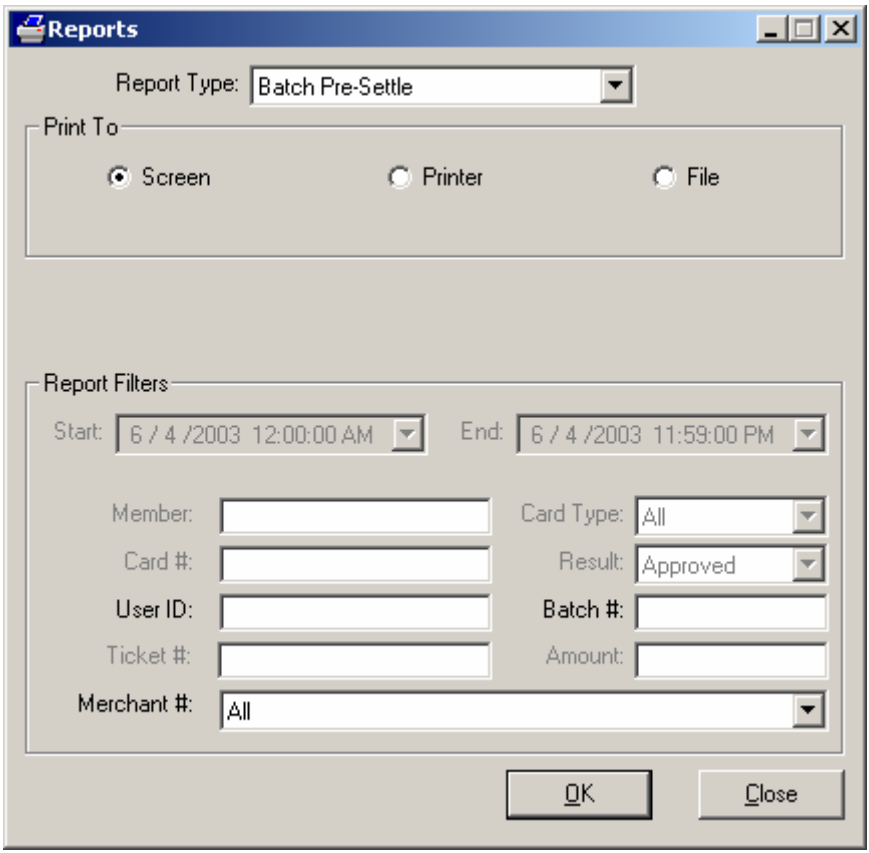


In the **Report Filters** area you can select the **Start:** & **End:** date. Click the **OK** button to view/print/save the report.

Batch Pre-Settle

The **Batch Pre-Settle** report lets you view transactions that are waiting to be settled. As soon as you settle the transactions, this report will be empty. There will be no transactions to view until you process more transactions.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Batch Pre-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Batch Pre-Settle** from the **Report Type:** drop-down list.



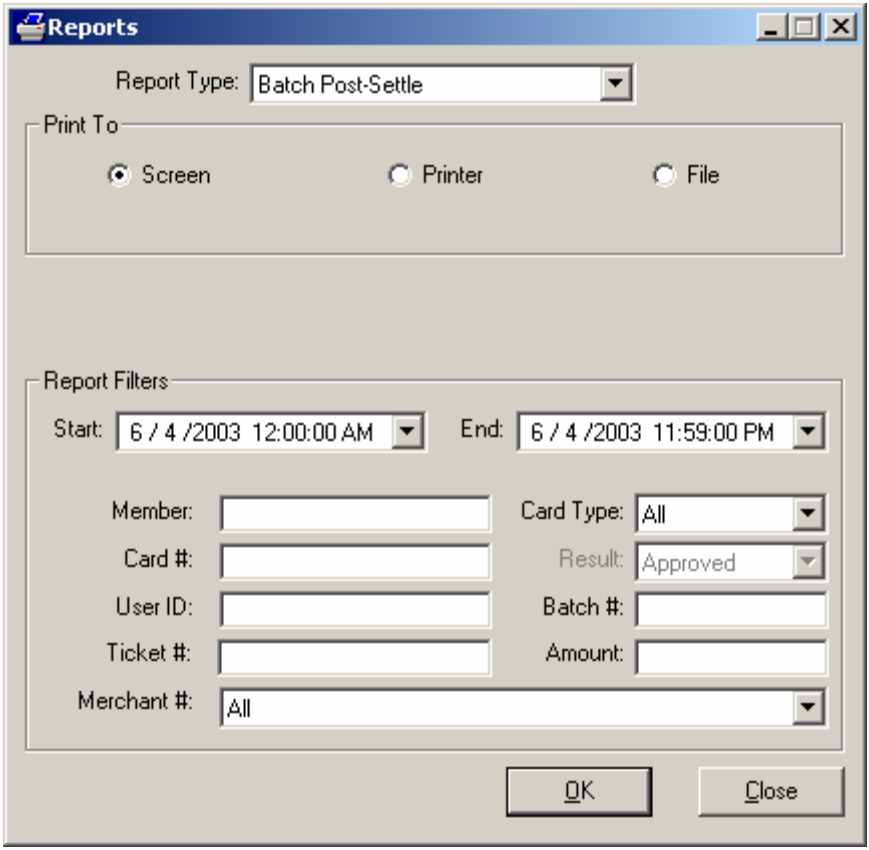
Note: The **Batch Pre-Settle** report is only accessible if the active merchant account is on a terminal based system.

In the **Report Filters** area you can select the **User ID** that processed the transactions, the **Merchant #:**, and the **Batch #:**. The date range is not pertinent to this report. Click the **OK** button to view/print/save the report.

Batch Post-Settle

The **Batch Post-Settle** report allows you to view transactions that have already been settled.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Batch Post-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Batch Post-Settle** from the **Report Type:** drop-down list.



Note: The **Batch Post-Settle** report is only accessible if the active merchant account is on a terminal based system.

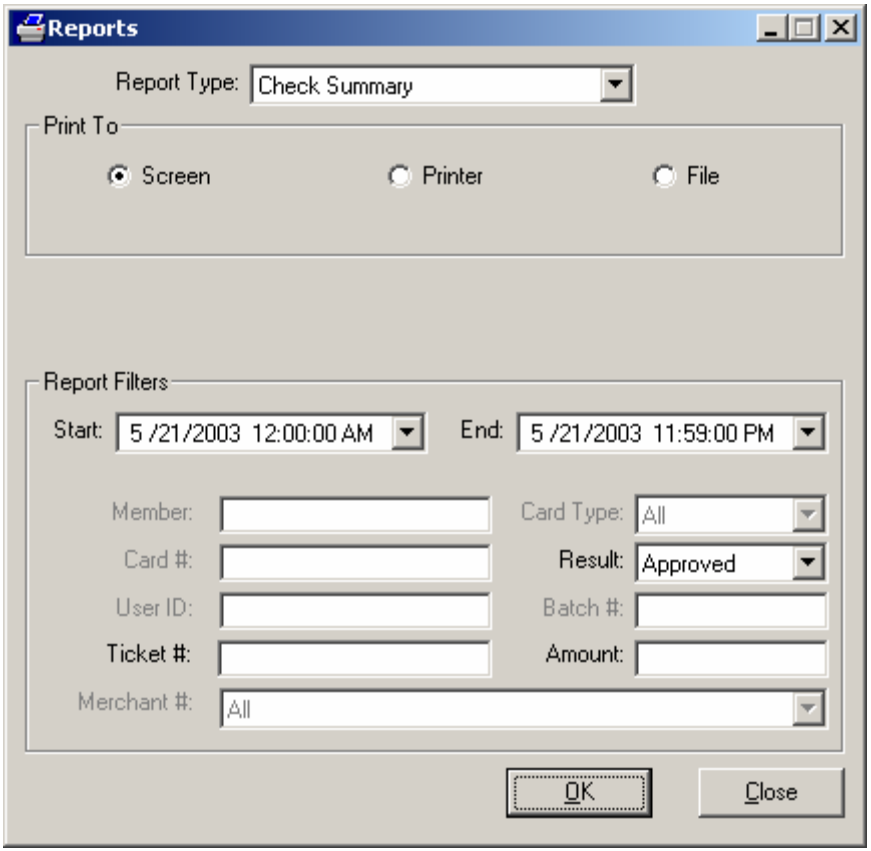
In the **Report Filters** area you can select the **Start:** & **End:** date, the card **Member:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Check Summary

The **Check Summary** report gives a summary of check transactions.

	Note: This report is only available in a check-processing environment.

To access the **Check Summary** report filter, click **Reports** on the menu bar. Click the **Check** option. Click the **Summary Report** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Check Summary** from the **Report Type:** drop-down list.



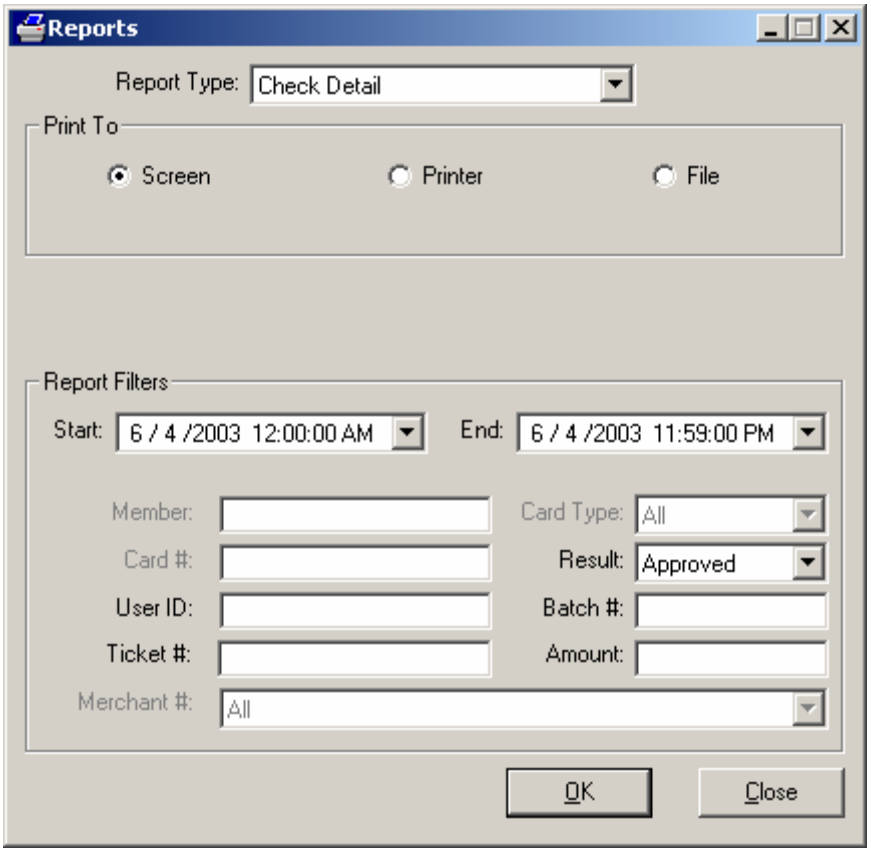
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **Ticket #:**, the **Amount:**, and the **Status:** of transactions processed. Click the **OK** button to view/print/save the report.

Check Detail

The **Check Detail** report gives a summary of check transactions.

To access this window, click **Reports** on the menu bar. Click the **Check** option. Click the **Detail Summary** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Check Detail** from the **Report Type:** drop-down list.

	Note: This report is only available in a check-processing environment.



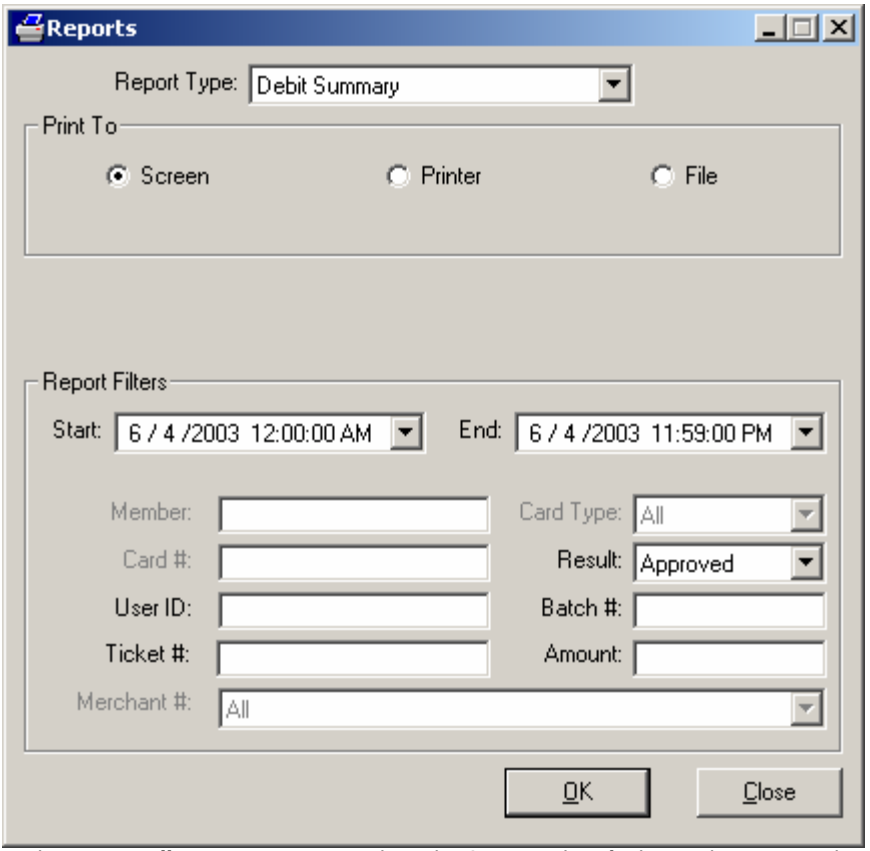
In the **Report Filter** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Ticket #:**, the **Amount:**, and the **Result:** of transactions processed. Click the **OK** button to view/print/save the report.

Debit Summary

The **Debit Summary** is a line-by-line view of your debit card transaction history.

To access this window, click **Reports** on the menu bar. Click the **Debit** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Debit Summary** from the **Report Type:** drop-down list.

	Note: This report is only available in a debit-processing environment.



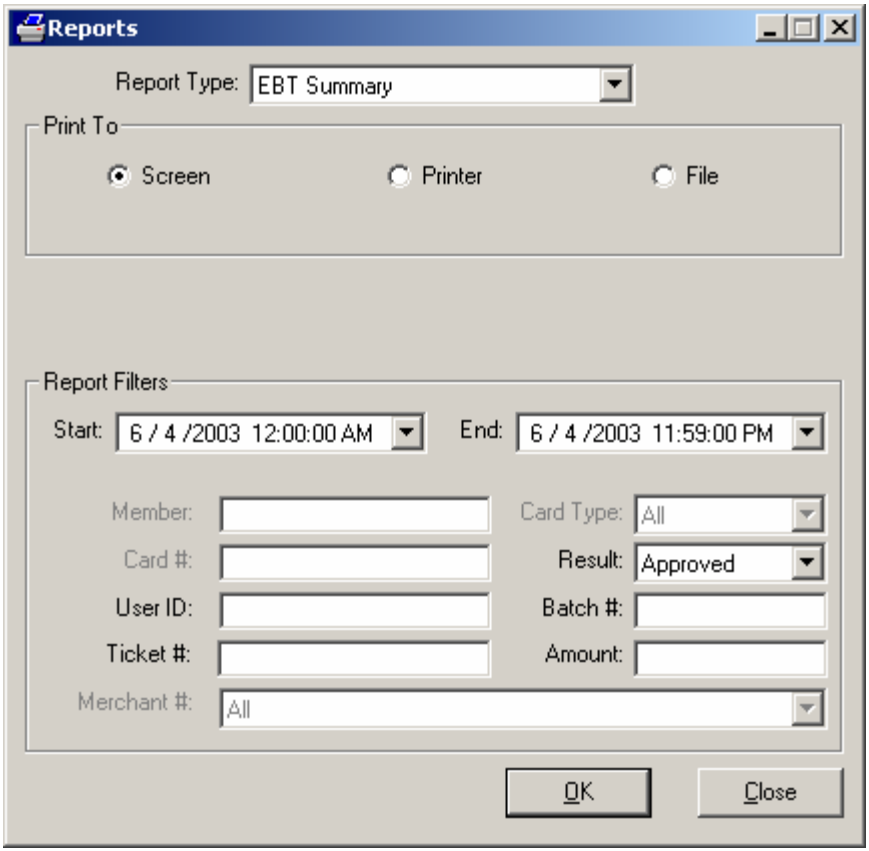
In the **Report Filters** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Result:** of transactions processed, the **Ticket #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

EBT Summary

The **EBT Summary** is a summary of your EBT transaction history.

To access this window, click **Reports** on the menu bar. Click the **EBT** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **EBT Summary** from the **Report Type:** drop-down list.

	Note: This report is only available in an EBT-processing environment.

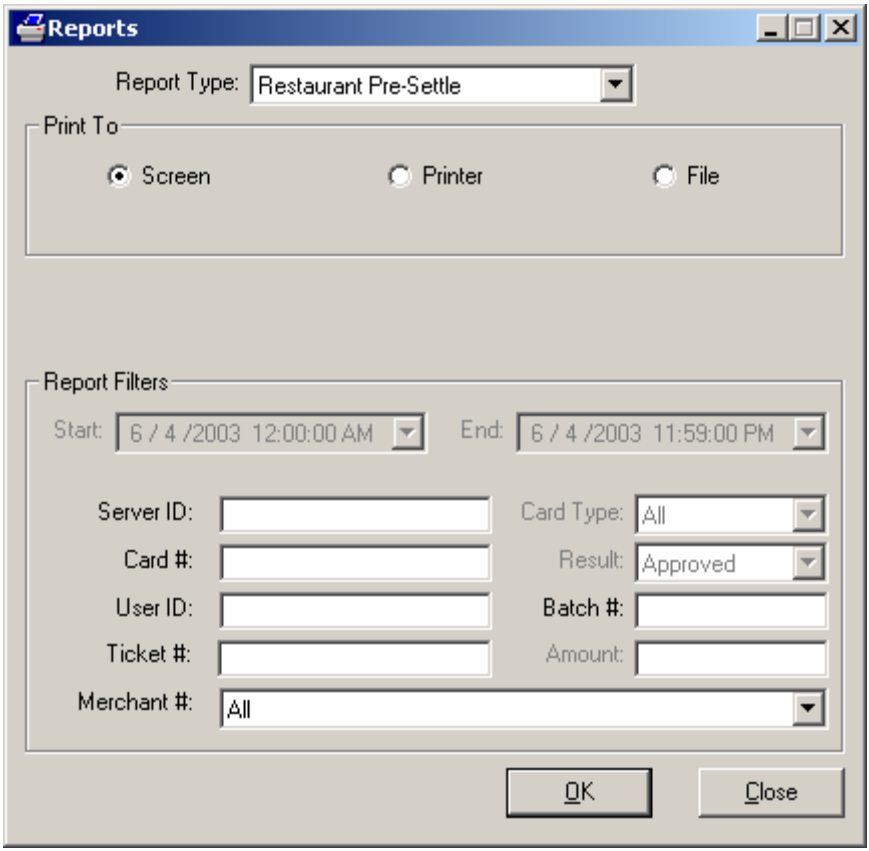


In the **Report Filters** area you can select the **Start:** and **End:** dates, the **User ID** that processed the transactions, the **Result:** of transactions processed, the **Ticket #:**, and the **Amount:**. Click the **OK** button to view/print/save the report.

Restaurant Pre-Settle

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID if one is specified. This report shows those gratuity transactions waiting to be finalized or completed. **Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Restaurant Pre-Settle** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Restaurant Pre-Settle** from the **Report Type:** drop-down list.

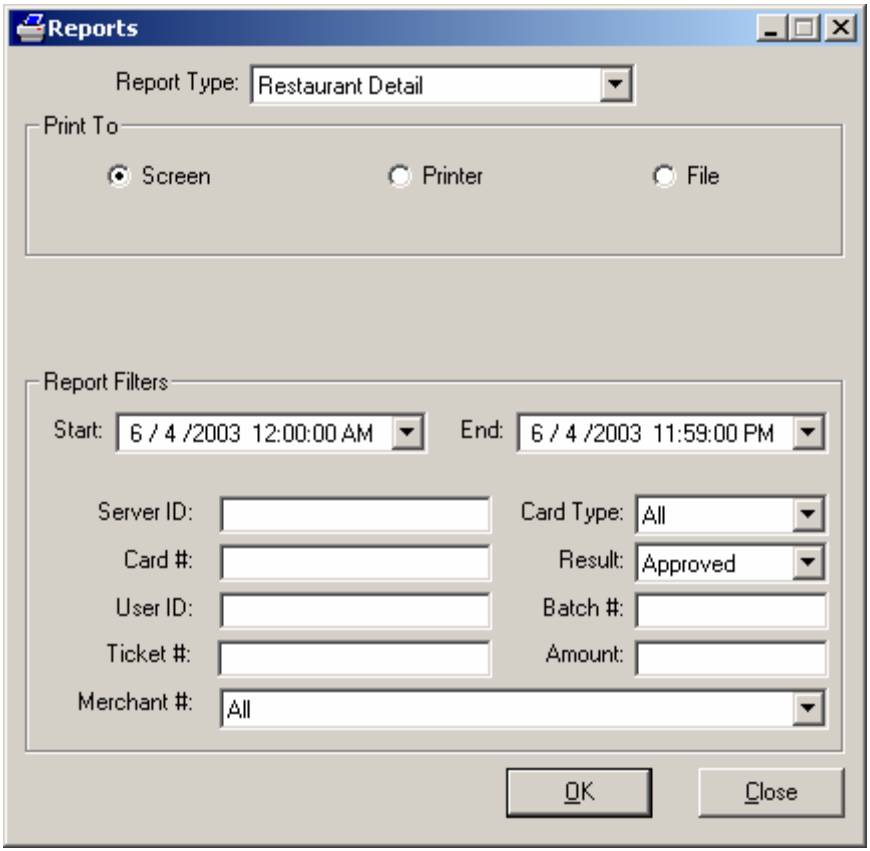


In the **Report Filters** area you can select the **Server ID:**, the **Card #:**, **Card #**, the **User ID** that processed the transactions, the **Ticket #:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Restaurant Detail

This report shows a line-by-line report of transactions and gratuity amounts for those transactions. The transactions are grouped by Server ID if one is specified. This report allows filtering by server ID, card, and other information. **Note:** This report is only available when the business type of your processing company's account is set to **Restaurant**.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Restaurant Detail** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Restaurant Detail** from the **Report Type:** drop-down list.

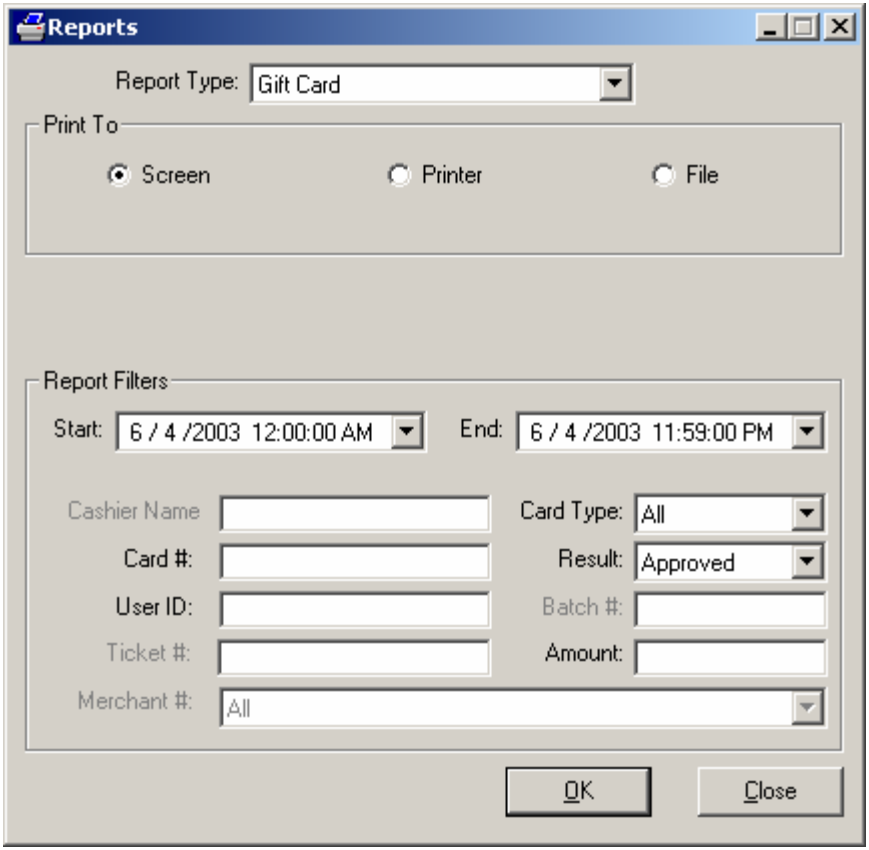


In the **Report Filters** area you can select the **Start:** & **End:** date, the **Server ID:**, the **Card #:**, the **User ID** that processed the transactions, the **Ticket #:**, the **Card Type:**, the **Result:**, the **Amount:**, and the **Merchant #:**. Click the **OK** button to view/print/save the report.

Gift Card

The **Gift Card** report shows transactions that were performed using the **Gift Card Transaction** window.

To access this window, click **Reports** on the menu bar. Click the **Report Filter** option. Select **Gift Card** from the **Report Type:** drop-down list. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Gift Card** from the **Report Type:** drop-down list.

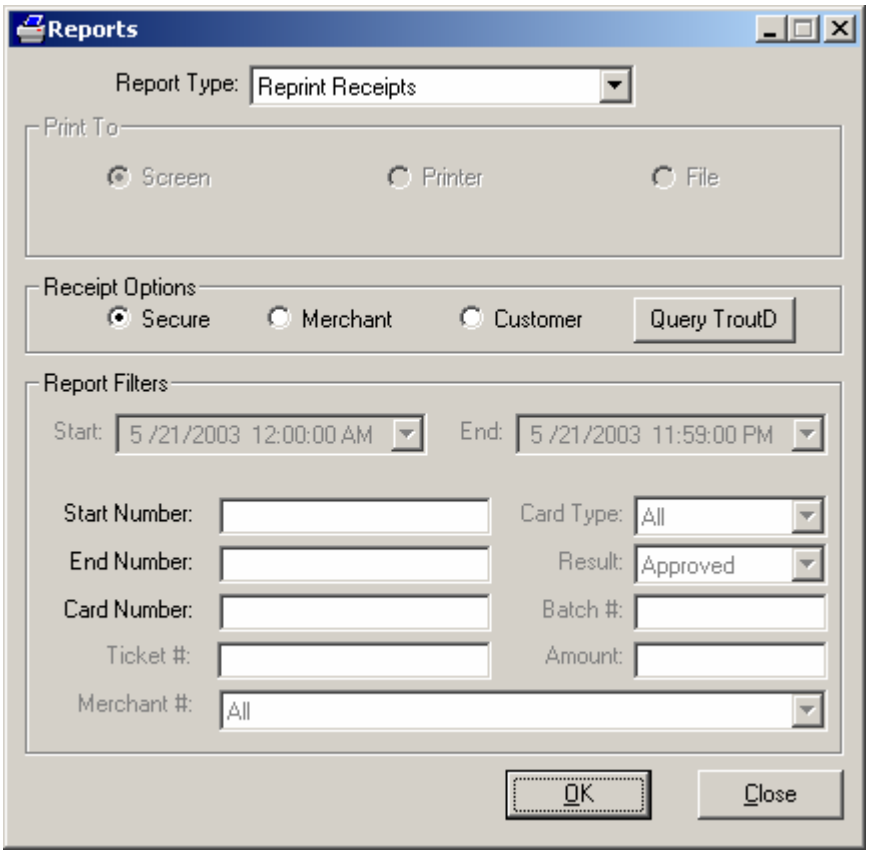


In the **Report Filters** area you can select the **Start:** & **End:** date, the **Card #:**, the **Card Type:**, the **User ID** that processed the transactions, the **Result:** of the transactions processed, and the **Amount:**. Click the **OK** button to view/print/save the report.

Reprint Receipts

The **Reprint Receipts** function allows you to reprint a receipt. The **Report Filter** section of this window is similar to the other report filter windows. However, here you must specify a single transaction or a range of transactions for which you wish to reprint receipts.

To access the **Reprint Receipts** report filter, click **Reports** on the menu bar. Click the **Reprint Receipts** option. You may also click the **Reports** icon on the **Icon Bar** (see page 129), and then select **Reprint Receipts** from the **Report Type:** drop-down list.



- Enter the number of the first receipt in the **Start Number:** field.
- Enter the number of the last receipt in the **End Number:** field.
- Click the **OK** button to reprint the receipt(s).

The number of each transaction can be found by viewing the **Detailed Summary** report. Alternatively, you can use the **Query TroutD** button (explained below).

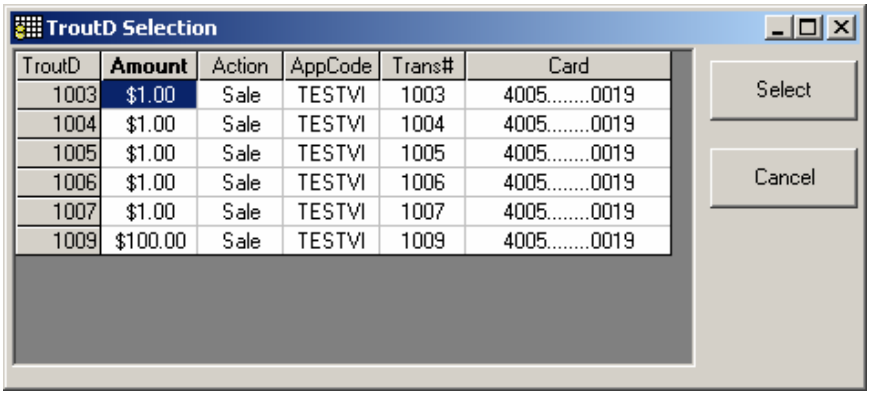
Report Options

Secure -- (Default = Selected) -- Select this option to reprint the specified receipt(s) in "secure" format (`Account No.`, `Exp Date` not displayed).

Merchant -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "merchant" format (`Account No.`, `Exp Date` displayed and `Merchant Copy` printed at bottom of receipt).

Customer -- (Default = Unselected) -- Select this option to reprint the specified receipt(s) in "customer" format (`Account No.`, `Exp Date` not displayed and `Customer Copy` printed at bottom of receipt).

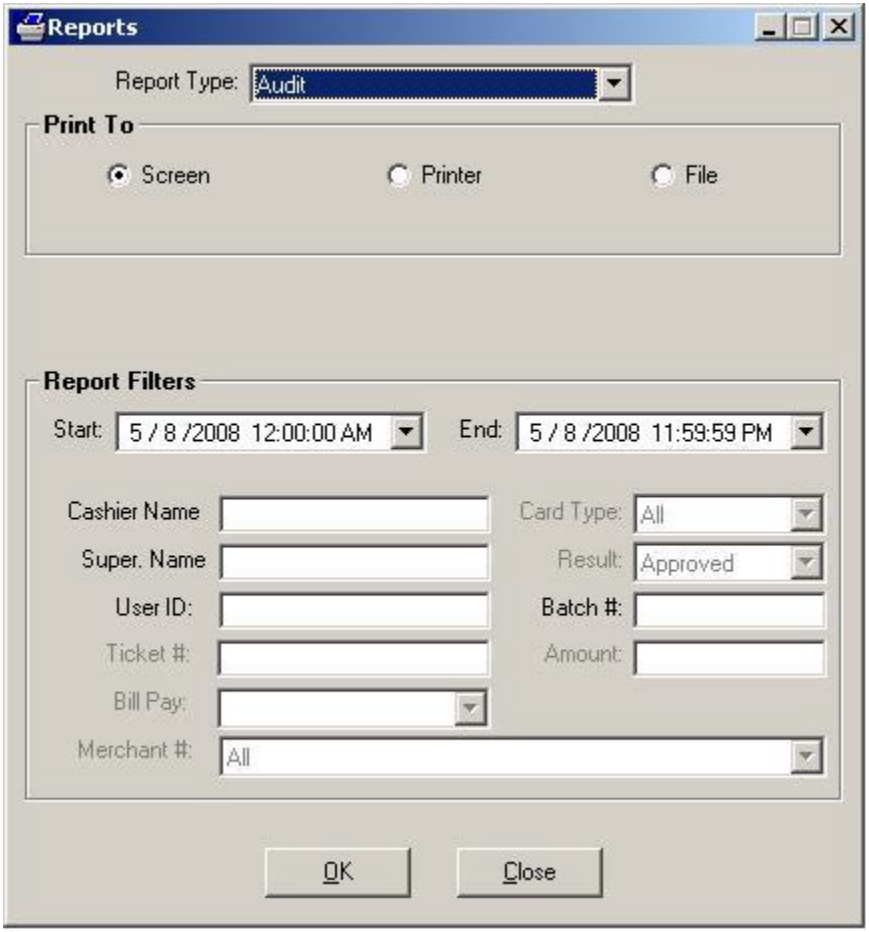
Query TroutD -- Click this button to view the **TroutD Selection** window. This window will allow you to easily select a previously processed transaction in order to reprint that transaction's receipt. To select a transaction, click anywhere on that transaction's row and then click the **Select** button.



Audit

The **Audit** report allows you to view actions performed by your cashiers. It shows attempted logons, functions accessed, etc.

To access the **Audit** report filter, click **Reports** on the menu bar. Click the **Audit** option. You may also click the **Reports** icon on the **Icon Bar**, and then select **Audit** from the **Report Type:** drop-down list..



- Enter the name of the cashier in the **Cashier Name** field.
- Or, enter the name of the supervisor in the **Supervisor Name** field.

In the **Report Filters** area you can select the **Start:** & **End:** date. Click the **OK** button to view/print/save the report.

Cashier Name

If you specify a **Cashier Name**, then the audit report will only show the actions performed by that specific cashier.

Supervisor Name

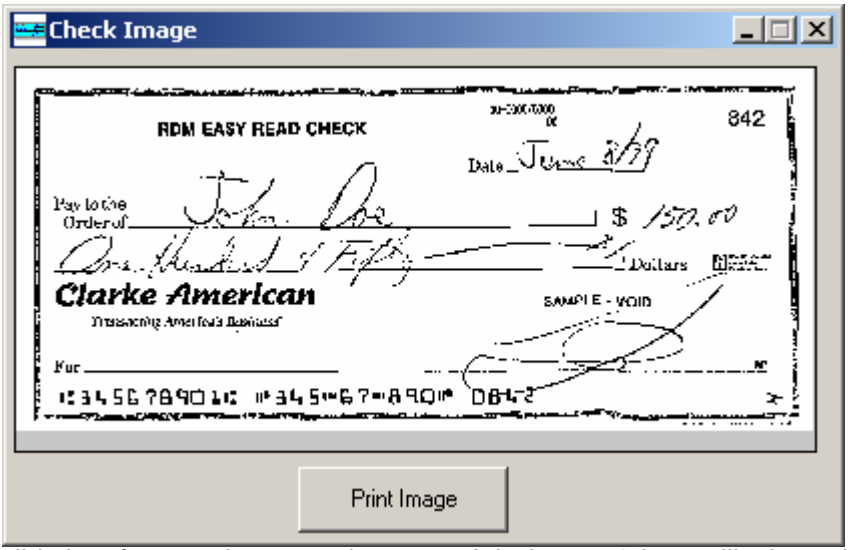
If you specify a **Supervisor Name**, then the audit report will only show the actions authorized by that specific supervisor's override. A supervisor is a cashier (or the system user) that has access to a function and grants access to that function to a cashier that does not have access.

Check Image

The **Check Image** window shows images that were captured in **PC**Charge using a **RDM EC5002i** or **eN-Check 2600** check scanner.

To access the **Check Image** window, click **Reports** on the menu bar. Click the **View Check Image** option.

	Note: The actual image is stored at a higher resolution than what is displayed on-screen in this window. The print-out of the image will be rendered at the actual scan resolution.



Click the **Print Image** button to print a copy of the image. **PC**Charge will print to the default Windows printer.

Maitre'D Plug-in

★	**Simple Explanation:** Some users will utilize **PC**Charge Payment Server in conjunction with Maitre'D, a restaurant-specific point-of-sale software package. This section pertains to those users. If you do not have the Maitre'D software package, you may safely ignore this section of the manual.

1. **PC**Charge must be installed prior to installing the **PC**Charge Maitre'D Plug-in. If you have not yet installed **PC**Charge, please do so before continuing with these instructions (see page 26).

2. Insert the **PC**Charge Installation CD into your CD-ROM drive. If the automatic **PC**Charge Installation Menu appears, click the **Exit** button to exit it. The **PC**Charge Maitre'D Plug-in must be manually installed. Prior to beginning the installation process, please complete the following steps to access the **PC**Charge Maitre'D Plug-in Setup Guide.

   - Click your Windows **Start** button, and then click the word **Run**.
   - Click the **Browse** button.
   - Click the drop-down arrow to the right of the **Files of Type:** field (near the bottom of this window). Select **All Files**.
   - Click the drop-down arrow to the right of the **Look In:** field (near the top of this window). Select your CD-ROM drive.
   - Look for the folder **POS_PLUGINS**. Double-click it to open it.
   - Double-click the file **Maitre'D_Plug-in_Instructions.pdf**.
   - This will open the Adobe Acrobat version of the **PC**Charge Maitre'D Plug-in Setup Guide. Please refer to this document as you go through the **PC**Charge Maitre'D Plug-in installation process. You may either print out this document, or you may keep a copy of it open on your Windows desktop.

3. You may complete the following steps to access the **PC**Charge Maitre'D Plug-in installation program.

   - Click your Windows **Start** button, and then click the word **Run**.
   - Click the **Browse** button.
   - Click the drop-down arrow to the right of the **Look In:** field (near the top of this window).
   - Select your CD-ROM drive.
   - Look for the folder **POS_PLUGINS**. Double-click it to open it.
   - Double-click the file **Maitre'D_Plug-in_Setup.exe**.

4. The **PC**Charge Maitre'D Plug-in installation program will appear. Complete all the directions provided, and remember to refer to the **PC**Charge Maitre'D Plug-in Setup Guide as you go through the **PC**Charge Maitre'D Plug-in installation process.